

SAMRAT GHOSH MOULIK

Cluster Sales Manager

PROFILE SNAPSHOT

Accomplished Banker and finance expert with 13+ years of progressive experience.

Adept at working to efficiently achieve organizational goals in both team and independent environments. Proven ability to perform in high-pressure situations. Personable with a client focused demeanor.

An MBA (Marketing & Finance) from International Institute of Management & Technology.

Presently associated with Ujjivan Small Finance Bank Ltd., Kolkata as Cluster Sales Manager

CORE COMPETENCIES

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|----------------------------|----------------------|---------------------|
| • Tactical Decision Making | Critical Thinking | Client Satisfaction |
| • Operational Analysis | Customer Service | Marketing |
| • Business Administration | Research & Analysis | Team Management |
| • Process Improvement | Interpersonal Skills | |

FINANCIAL SKILLS

- | | |
|-------------------------|-------------------------|
| • Regulatory Compliance | Relationship Management |
| • Portfolio Management | Banking Expertise |
| • Risk Management | Insurance |
| • Investments | |

PROFESSIONAL EXPERIENCE

Since February 2017 as Cluster Sales Manager - East

Ujjivan Small Finance Bank, Kolkata

- Managing Bank's branches of Eastern Region, responsible for Liabilities and Corporate Business for these branches.
- Supervising Sales Team and Branch Team to drive business and revenue.
- Co-coordinating with various departments for smooth operational process.
- Instrumenting and conducting various Marketing and Promotional Activities across region for awareness.
- Responsible for increasing the bank's market share, profitability and volume on its range of Corporate Banking, Salary Accounts, liability products and third party products & services in the designated area.
- Evaluate market needs, opportunities, adjust marketing and sales strategies accordingly, and promote cross selling.
- Maintain relationship with high value customers to maximize value and get referrals.
- Ensure proper goal setting, resource planning, marketing and sourcing for the team
- Provide vision, leadership, regular communication and mentoring support to team members to promote employee development and maximize team performance.
- Drive service and productivity standards in the Branch
- Lead and manage organizational change in the Branch and implement initiatives in line with Retail strategy
- Ensure optimum and efficient resourcing plans are in place in the Branch.
- Oversee the effective and efficient day-to-day management of the Branch to ensure delivery of business objectives.

Present Address

PJR Countrywalk
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E-Mail

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March 2013 –January 2017 as Assistant Branch Manager

HDFC Bank Ltd, Kolkata

- Acquisition of new CASA and Assets customers.
- Enhancement & deepening of the existing relationship by cross selling of products and services as per the profile & need of the customer.
- Retention of the customers by providing the best possible services and being the dedicated point of contact for these customers.
- Penetration of products across family groups. Sales across all product segments-TPP, Assets, Cards, FOREX, CMS etc.
- Ensure that individual customers are grouped and Customer to Group (CTG) Ratio is maintained on the portfolio.
- Ensure that optimal levels of Income generating Product Group Holding (IPGH) is reached.
- Ensure certification of documentation required for opening and maintaining customer accounts.
- Error free documentation for all account opening and all customer instructions (Stop payments, FD Closure, etc.)
- Planning and executing cross sales of income products.
- Meeting with customers to generate leads to achieve individual as well as branch targets.
- Actively sourcing Asset products to meet monthly income plan.
- Cross-selling products to meet required Productivity Parameter.

July 2007 – February 2013 as Assistant Manager

ICICI Bank Ltd., New Delhi

- **Sales Development:** Handling DSA and AUTO Dealers relationship to procure fresh business & ensuring that the targets are met consistently. Increasing the sales by managing and motivating the team of Sales Officers. Corporate Sales and Business Development by identifying and developing new streams for revenue growth. Developing & maintaining relationships with Corporates, Business Partners & Key clients.
- **Cross-Sell of Products:** Cross selling of wide range of asset, liability and Third party products like CASA, Fixed Deposits, Credit Cards, Personal Loans and Insurance. Formulating sales plans and successfully implementing them. Managing sales and marketing operations, organizing promotional campaigns, building relationship with clients & achieving desired goals.
- **Channel Management:** Identifying and setting up new channels and maintaining relationship with the Channel Partners to promote the product and increase sales volume.