**Susmita Sahu**

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**2 years of expertise: Banking and Finance | Business Development**

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| **Core Competencies**  ***- Retail and Channel Sales***  ***- Business Development***  ***- Portfolio Management***  ***- Client/ Stakeholder Management***  ***- Revenue Maximization***  ***- Quality Assurance***  ***- MIS/Reporting***  ***-Technical Documentation***  ***- Team Management & Training***  **Academic Details**   * BCA from Bengal School of Technology and Management, West Bengal, India in 2017 |  | **Profile Summary**   * A competent professional with 2 year of rich experience in serving categories such as Sales and Financial Services industry * Expertise in sales planning & execution with an aim to increase sales revenues, exceed targeted sales goals, develop profitable and productive business relationships and market development * Track record of successfully attaining the sales targets in Liabilities Products, Third Party Products like Personal Loan & Car Loan * Created new opportunities and achieved sales targets; developed & managed relationships with industry partners and worked with them on business growth opportunities beneficial to all parties * A strategist and implementer with recognized proficiency in spearheading business; exceptional communication and mentoring skills with the distinguished capabilities in leading the teams for developing the plans, procedures and service standards for the business excellence |

**Organisational Experience**

**Mahindra & Mahindra Financial Limited, Kharagpur, as Graduate Trainee Since 12th March’20 till date**

**Growth Path: Commercial Vehicle Finance**

***Key Result Areas:***

* Responsible for new business development. Maintaining and developing existing accounts.Acquisition of Retail clients and Corporate Clients.
* Promoting the services and products of all entities
* Analysing information and preparing plans best suited to individual clients' requirements;
* Monitoring & reviewing plans with clients with news of new financial products or changes to legislation that may affect their savings and investments;
* Maximize sales performance to achieve the sales target of the Branch through following products like Insurance, Loans / SME loans. Developing and implementing sales plans.
* Maintain long term and deepening relationship with customers so as to increase revenue base for the company.
* Interacting with customers on a regular basis to ensure satisfaction and gain useful feedback.
* Conducting regular sales and operations meetings.
* Increasing brand awareness for the company within the community.
* Organising marketing activities and events for the branch.
* Responsible for Team Hiring & driving branch Profitability.

**Previous Experience**

**HDB Finance Services Ltd. as TSE Aug’18 – 10thMarch’20**

***Key Result Areas:***

* Preparingmonthly, quarterly sales reports and documented discussions of meetings; presenting innovative ideas to revise weekly promotional campaigns and drive new sales
* Providing offers for internal customer and update them; checking the eligibility of external customers, checking their CIBIL Score / company category and loan eligibility and keeping a track on loans
* Contacting potential or existing customers to inform them about a product or service using scripts
* Answering questions about products or the company
* Asking questions to understand customer requirements and close sales
* Directing prospects to the field sales team when needed
* Entering and updating customer information in the database
* Taking and processing orders in an accurate manner
* Managing grievances to preserve the company’s reputation
* Going the “extra mile” to meet sales quota and facilitate future sales
* Keeping records of calls and sales and note useful information
* Debit Score – Check offer for internal/external customer and update them
* Fine-One-loan tracker for top-up, AQB,
* CSP – Customer Details for internal customer and external customer

**Technical SKILLS**

* Worked on Project for Doctor Booking Appointment System (Java language with My SQL)
* Worked on Project for Customer Service App(Android)

**Personal Details**

**Date of Birth:** 22ndSpetember 1996

**Languages Known:** English , Bengali and Hindi

**Address:** 59/1, Debalpur, Kalkali, Kharagpur-721301, West Bengal.