**SANDEEP CHAMOLI**

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***Aspiring to build and enhance career growth prospectus in banking, finance and wealth management for leadership role having rich experience of launching new bank branches in new market,running branch as P & L Centre, business development, brand management, team recruitment, building & development in retail/investment banking/finance/wealth management in Haryana, Punjab and Uttarakhand***

**PROFESSIONAL PROFILE**

* A result-oriented professional with twenty one years in Banking& Pharmaceutical Industry in business development.
* An effective communicator with team leadership skills & strong analytical & problem solving abilities.
* A keen strategist in managing business with focus on top& bottom-line performance and expertise in determining company’s mission.
* Adept at handling a wide spectrum of banking,pharmaceutical’s sales, product & process specific activities from developing business strategies to implementing and executing with an exposure of working in states namely Delhi, UP, UK, Haryana & Punjab.
* Well versed in Pharmaceutical’s sales, distribution, BTL Marketing, KOL Management, CRMand Exposure in handling big institutions & Product Launches, Stockists Appointment & Stockists Management, Claim Management.
* Interacting with marketing team for designing of BTL, Products&RCA Feedback & Suggestions.

**CAREER HIGHLIGHTS**

 **July’18 –Present-Investment and Financial Advisor, Dehradun, Uttarakhand.**

* **Managing portfolio of approximately 16 Cr in Rishikesh & Dehradun for Mutual Funds with a base of 150 customers.**
* Evaluate client’s financial status through portfolio review.
* Advising client across asset class like MF, Structured Products, PMS, PE, Life Insurance and Real Estate etc.
* Creating Financial Planning based on Portfolio, Goal Orientated Liabilities along with time horizon etc.
* Making Financial Strategy keeping allocation across asset with risk and return perspectives.
* Advising client on Portfolio Management and Structure Product, Non Convertibles Debentures etc.
* Reviewing client portfolio on periodic intervals & suggest changes if required.
* Build and deepened relationship with existing wealth client to achieve increase in share of wallet and revenues.
* Helping client to understand post tax yield rather than ROI.
* Working with individual’s to meet short and long term financials goals by understanding complex legal and financial documents to adhere to financial laws and legal restrictions to help in Investment, Security Planning, Estate Planning, Tax Planning, and Insurance Planning etc.
* Evaluation of clients financial situation is crucial in developing realistic plans by reviewing fiscal situation and developing tools in meeting financials goals including family budget, tax sheltered investment, retirement saving and major liabilities cropping up in near future.

**AREAS OF EXPOSURE**

**Roles & Responsibilities**

* Lead result oriented team and managing branch profitability.
* Ensuring high quality service & customer relationship.
* Ensure achievement of overall Branch Targets by generating business and cross sell.
* Complaints handling & evaluating branch operation reports.
* Branch Merchandising & co-ordination with Marketing at product level.
* Ensures banking rules, regulation & procedures.
* Identifying & developing new streams for long term revenue growth and maintaining relationships with to achieve referral business.
* Planning & Implementation of Acquiring New Customer Base & retaining the existing ones.
* Initiating / developing relations with key decision makers in target organizations for business development in market.
* Identifying and developing new avenues of business such as developing new areas by way of assessing the potential and rigorously maintaining high level of service, generating awareness among the customers and finally making the brand a success in the market.
* Coordination with other verticals for smooth functioning of business support required for the staffs.

**April’17 –June18, Senior Branch Manager-ICICI Bank Ltd, Dehradun, Uttarakhand**

***Major Accomplishments:***

* **Maintained AUM of approximately 60 Cr of Mutual Fund Portfolio with an increase of 30 Cr within a year post taking over charge.**
* **Branch GL rose to 107 from 57 Cr within a year.**
* **Profit was increased from 37 Lac to 100 Lac YOY.**
* **Big GBG relationship acquired & contributed 50 Cr for the FY.**
* Big ticket size asset disbursed from the branch.
* Inroads made to big government account and key opinion makers of the state.
* Acquired quality trade clients, assets, Forex, Portfolio Management & understood their cross sell needs.
* Handling Asset, TPP, Foreign exchange etc. helping branch resource through periodic Training/Handholding on job Training.
* Asset & fee business has shown remarkable growth YOY with focus on quality acquisition with regular follow up with prospective client.
* Acquired big GBG account like Nagar Nigam, Smart City, UUSDIP, Doon University, DPRO, Peyjal Nigam etc.
* Branch rated \*\*\*\*\* in audit rating was possible due to inculcating process and compliance culture in the branch in day to day work.
* Helped in grooming team through continuous on field training eventually resulted into three promotions.
* Ensured zero customers complaints, Critical Request, Senior Management Escalation and RBI complaints with timely actions.
* Ensured more than 90% of focus score on regular basis earlier considered pain area in the branch.
* Driving outbound sales team for sourcing quality acquisition through cold calling, meeting key opinion leaders in the market, focusing on regular canopy activities, and customer’s education program on periodic basis to create niche in the market for the bank’s brand name.
* Created rapport with Minister’s Specially Finance Minister, Agriculture & Horticulture Minister and Higher Education Minister and Bureaucracy to enable to make inroads across Government of Uttarakhand State Department for ICICI Bank brand.

**Aug’12 - March’17, Branch Manager-ICICI Bank Ltd Rishikesh Uttarakhand**

***Major Accomplishments:***

* **Branch GL Liabilities reached to 60 Cr from 12 Cr Aug 2012 to March 2017.**
* **Asset business 37Cr disbursement in FY ended March, 2017 with quality credit & collection.**
* **Branch was profitable by 0.47 Cr during FY ending March, 2017.**
* **Earned revenue 12 Lac yearly by introducing IGRS system activation in the branch, earlier being mapped to HUB branch**.
* Started Asset, Forex, Remittances, and Trade products for enhancing product basket.
* Started Forex& other TPP in the branch by imparting Training on regular basis helped in generating revenue for the Branch.
* Disbursed asset with nil delinquencies because of pre sourcing/login due diligence executed by understanding their business.
* Record level POS machine installed help in generating handsome amount of CA fee.
* Ensured to control staff attrition which finally resulted in to promotion, employee satisfaction & better productivity.
* Acquired big TASC & GBG Relationship Dhyan Mandirum, Seema Dental, Nirmal Ashram, AIIMS, Peyjal Nigam, Nagar Nigam, Tehri Hydro Development Corporation, Divine Life Society (Sivananda Ashram), Swami Shukhdevanand Trust(Parmarth Niketan), Doon Institute of Technology, Madhuvan Ashram etc.
* Best Branch on Working Capital Loan by doing loads of market activities along outbound sales team by resolving customer’s queries on the spot helped the branch in acquiring quality customers with monthly average four cases resulting in the annual business turnover of 24 Cr.

 **March’09 -July’12, Branch Manager ICICI Bank Ltd Malout Punjab**

***Major Accomplishments:***

* **GL Liabilities reached 50 Cr in 3 years despite stiff competition of all Private Banks in market.**
* **Best branch in BSC, KCC, ATL disbursement with quality credit & collection & Branch was made profitable in 3 years.**
* **Created a niche in the market for new branch & opening SA 150, CA 20 & TASC A/C 5 per month after becoming operational.**
* **Sold more than a 2 KG of Gold coin during Akshaya Tritya and Diwali.**
* Started with loads of cold calls and canopy activity for market combing thus created niche for the brand.
* Exhibited Milap activity with key opinion makers and key influencers in the city for making inroads in the segment.
* Ensured branding across main areas of the city by designing road direction signal with help of marketing team.
* Within first year of launch three staff promoted despite being novice in retail branch segment.
* Awarded best launch branch of the year by GM & Qualified for almost all the contest during the year.
* Acquired TASC & GBG relationship Soil Conversation, Irrigation, Peyjal Nigam, SDM, MIMT, Municipal Corporation, BDPO etc.
* Malout was adjudged the model branch for shaping CASA growth story through Government Business helping & making branch profitable despite all the constraints also enabling branch scoring highest in Branch Score Card evaluation parameter for overall business health.
* Branch topped on the overall account sourcing like SA, CA, TASC& GBG account better than CBM branches etc.

 **Sept, 07-Feb, 09, Area Portfolio Head-ICICI Bank Ltd Hissar Haryana**

***Major Accomplishments:***

* **Led a team of 50 in &outbound team including DSAs with 16 Cr disbursements per month in Commercial Vehicle.**
* Ensured quality credit, sales & Collection with negligible delinquencies & nil cases of PDD pendency’s & collection default.
* Headed as Location Head of asset branch of all verticals maintained P&L of 14 Lac against Target of 24 Lac of BU.
* Asset branch was made profitable by reducing expenses by 10 Lac per year& resource optimization by creating synergy amongst BU.
* Created synergy with Commercial Vehicle Dealer like HCV, MCV and LCV for better coordination and maximum output.
* Organised meeting with will all the dealer along with major transporter for enabling smooth business on periodic basis.
* Created conscience and compliance culture to ensure zero fraud files getting login by having close monitoring & process in place.

 **Sales and Marketing Experience, (May’2000-Aug’2007) GlaxoSmithKline Pharmaceuticals Limited**

* Worked with GlaxoSmithKline Pharmaceuticals Ltd.
* Handled HQ of **Lucknow** as Medical Representative with achievement of **100% for3.5 Years from May’2000 to Dec’2003**.
* Handled HQ of **Saharanpur** as Medical Representative with achievement of **150% for2 Years from Jan’2004 to Dec’2005**.
* Handled HQ of **Meerut** as Medical Representative for 2 Years from **Jan’2006 to Dec’2006**.
* Headed &handled three different HQ Meerut, Saharanpur, Bijnor as Area Head from **Jan’2007 to Aug’2007.**
* Ensured product launch by using marketing strategies & market survey. Brand Launched **CCM with 2 Lac per month sale.**
* Ensured sales target are met with organizational target with sales & distribution channels.
* Handled & Organized CMEs/Workshop/RTMs/Seminars/CRMs/KOL Management & Sponsorships.
* Handled big institutions like KGMC/SGPGI/Meerut Medical Collage.

 **Sales and Marketing Experience, (Jan 1997-April 2000) Wander Limited**

* Worked with Wander Limited as Business Development Executive.
* Led a team of 3 Executive & was responsible for entire South Delhi market.
* Increased sale from **0.34 Lac to 1.67 Lac per month within three years.**
* Launched Nurture and Setcal& created niche in the saturated market by **contributing 0.60 Lac per month.**
* **Increased number of distributers from 1 to 4 in South Delhi Market.**
* Increased sale from **Gurgaon HQ from 0.15 Lac 0.34 Lac per month.**

 **Sales and Marketing Experience, Nov 1996-Dec 1996) Tablets India Limited**

* Started career with Tablets India Limited as Trainee Executive.
* Looked after North & West Delhi and organised meeting with 30 Gastroenterologist within One and Half Month**.**
* Promoted Gastroenterology segment products like Peglec.

**TRAINING**

* Attended sales and business development -15 day’s workshop at Agra.
* Attended enhancing sales skills (Designed by Cambridge school) - 3 Days in Delhi.
* Completed BLP-30 days banking course training programme in Jaipur.
* Sales Builder/Interpersonal Skills/Team Management course etc.
* Certified Finance Planner Training for evaluating overall investment class across assets.
* Trained in evaluating in Balance Sheet/Banking Validation/Statement of Account for asset cases etc.
* New Product launches in new market as per Sales and Marketing Perspective Brand building experience.

 **ACADEMIA**

* B.Sc. (Botany, Chemistry) PLMS (PG) College, Rishikesh.
* MBA (Finance) from Institute of Management Technology (IMT) Ghaziabad.

**CERTIFICATIONS**

* Proficiency in MS - Excel, Word, PowerPoint, Internets, etc.
* IRDA, NCFM, NISM certification etc.
* Sales Trainer course from Cambridge University.
* Efficient in banking software & Balance Sheet observation etc.

 **AWARDS & RECOGNITION**

* Annual Evaluation Award for 2004 as **Star Award (Mumbai, Maharashtra).**
* Annual Evaluation Award for 2005 as **Super Star Award(KL, Malaysia).**
* Best Team Performance All Indiain ICICI Bank for Lombard Insurance**inCommercial Vehicle in London, Sept’2008**.
* Best Branch Manager in Zone IQ Contest 2010&SB, CA Acquisition award by **ED Mumbai July’2011.**
* **I-Rise National Award Winner** in **2011bySGM I-Rise National**.
* **MF best branch award won in Feb 2018 by ED in Gurgaon.**
* **Best branch on CASA achievement in March 2018 by ED in Goa.**
* **REMUNERATION DETAILS:**

 **CTC Last Drawn: 16 LPA**

 **Expected CTC: Negotiable**

 **DOB: 2nd August 1975**

 **Marital Status : Married**

 **CIBIL SCORE:-Excellent**

**SANDEEP CHAMOLI**

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