

Satish Kumar

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A multi-faceted professional with **proven leadership skills**, specializing in the **retail banking sector**. I am targeting senior-level opportunities in Retail Banking Operations and Management with a focus on **enhancing efficiency** and **customer satisfaction**. My goal is to contribute my learnings to an esteemed organization in the retail banking industry, leveraging my track record of success to drive results and **exceed expectations**.

Seasoned Banking Professional with 17+ Years of Experience in Retail Banking

- **An accomplished professional** with **nearly 18 years** of rich & diversified experience in the areas of **Branch Operations, Sales & Business Development, Strategic Business Planning, Client Servicing & People Management** with adherence to banking regulations policies guidelines & procedures.
- **Explored business potential**, opportunities & clientele to secure profitable business model; ensured risk and compliance to be taken care with business numbers.

Pharmaceutical Sales Leader

- Extensive experience in **increasing sales revenues, surpassing sales goals**, and **cultivating profitable business relationships**, while **enhancing sales channels** and **formulating business models** to optimize performance.
- Worked with pharmaceutical Industry for **9 successful years** with a proven track record before joining ICICI Bank.

Career Experience

Regional Head- GBG at ICICI Bank, Patna

April 2024 — Present

- Leading the city GBG team, setting **strategic direction** and fostering a culture of innovation.

Regional Head-Retail at ICICI Bank, Patna/Motihari

May 2019 — March 2024

- As the **Regional Head for Patna Region**, I actively **led and managed** a team of ten **Branch Managers, driving performance, enhancing customer satisfaction**, and ensuring the **achievement of regional business goals**.
- **Spearheaded strategic expansion** by **establishing new business centers**, achieving **46% PBT growth** and **27% liability growth** in FY 24.
- During my tenure as Regional Head of the Motihari region from FY 2019 to FY 2022, I drove substantial growth, increasing PBT to 19 crores in FY 2022, **liabilities by 76%**, and **asset book growth by 268%**.
- As Regional Head of the Motihari region, I opened 4 new branches and made them profitable in record time.

Senior Branch Manager at ICICI Bank, Dhanbad

March 2017 — May 2019

- Led operations at the ICICI Bank branch in Dhanbad, ensuring exceptional **customer service** and **surpassing institutional targets**.

- Leveraged **strong leadership** and **interpersonal skills** to build a cohesive and high-performing team at the Dhanbad branch of ICICI Bank.

Cluster Branch Manager at ICICI Bank, Deoghar

April 2014 — March 2017

- Led and managed **a multi-branch cluster** focused on retail banking in Deoghar cluster in Jharkhand for 3 years, spearheading all **operational and strategic initiatives**.
- Delivered exceptional results with a **GL growth exceeding 45cr during my tenure**.
- Recognized as the **most compliant cluster** for process adherence.
- Developed a deep understanding of the Deoghar cluster retail banking market and its customer base, fostering a collaborative and **results-oriented branch network**.

Branch Manager at ICICI Bank

January 2007 — March 2014

- Effectively coordinated operations across multiple ICICI Bank branches in diverse cities, including Hazaribagh, Keonjhar, Patna Main Branch, and Jamshedpur.
- As Branch Manager at Patna Main Branch, successfully led the largest branch in Bihar and Jharkhand, overseeing a GL of 500 crores and achieving a **CASA growth of 46 crores** during FY 2011.
- Under my leadership as Branch Manager at Hazaribagh Branch, achieved a prestigious **7 Star Audit rating**, setting a **benchmark** in the East region for FY 2008.
- **Demonstrated adaptability** and effectiveness in leading teams across varied locations and customer demographics.

Regional Business Manager at Zenotech laboratories, Kolkata

November 2006 — January 2007

- Leveraged **extensive leadership** experience to excel as Regional Business Head at Zenotech laboratories.
- Responsible for driving regional growth strategies, managing teams, and achieving growth in sales.

Area Sales Manager at Nicholas Piramal Ltd, Guwahati

April 2004 — October 2006

- As an Area Sales Manager, actively cultivated robust relationships with key customers and distributors, thereby fueling sales growth within the designated territory.

Area Sales Manager at Shreya Life Sciences Pvt. Ltd., Laheriasarai

July 2003 — April 2004

- Leveraged strong sales and relationship-building skills as an Area Sales Manager at Shreya Life Sciences.

Sales Officer at Nicholas Piramal India Limited, Kathmandu

March 2002 — July 2003

- Gained valuable experience in the pharmaceutical industry as a Sales Officer at Nicholas Piramal.
- Supported the sales team and contributed to achieving the sales targets within the assigned territory.

Sales Officer at ICI Pharmaceuticals., Kathmandu

April 1997 — March 2002

- Leveraged experience in the pharmaceutical industry to excel as a Sales Officer at ICI Pharmaceuticals.
- Consistently surpassed sales targets for five consecutive years, earning recognition as the **company's top(star) performer** for the same duration.

Education

Bachelor of Science
T.P.S College, Patna

Areas of Expertise

- Team Leadership
- Process Optimization
- Customer Service
- Compliance Management
- Sales
- Retail Banking
- Growth Strategies
- Communications