Shubhadeep Mukherjee

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**Management Profile: Finance/ Business Development**

A senior management professional with over 11+ years of experience in leading and developing a successful finance team. Expertise in investment planning, financial analysis for decision-making and mobilizing retained earnings for expansion of business and increasing shareholders’ wealth. Exploring challenging senior managerial assignments with a professionally managed organization

**~ Proficiency in Business Development & Finance Management ~ Demonstrated excellence in creating effective business strategies that generate quantifiable results ~**

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| Expertise in   * Financial Planning * Banking Business Development * Branch Sales Management * Insurance product design * Retail Banking * New Product Development * Project Management * Process Implementation * Customer Services * Strategy Planning * Negotiations * Liaison * Team Management & Training     Education   * **MBA (Marketing & Finance),** NMIMS, Mumbai (2006) * **BE (Industrial and Production),** S.G.S.I.T.S, Indore (2002) | Executive Summary   * A dynamic Banking Professional with over 11+ years of insightful experience in banking sector. Detailed and highly competent professional interested in applying analytical and finance management skills within a banking environment. * Well versed in evaluating & aligning financial products & portfolios to changing market dynamics aimed at consistently maintaining acquired market share across the assigned territory. Skilled in developing product mixes based on customer preferences and business requirements * Excellent understanding of banking operational, especially private banking, with an ability to liaise with cross-functional teams to enhance current processes and procedures to ensure improved customer service delivery and revenue growth * Proven ability in planning & implementing innovative business strategies to initiate and control finance, projected towards organizational goals * Proven ability in generating leads from the bank through walk in, data-mining, referrals and others; organizing regular discussions to transfer knowledge about insurance, competitor product offerings as well as evaluating issues / concerns related to selling insurance * Strong team leader builder and facilitator, fostering an atmosphere that motivates highly talented professionals to balance high-level skills with maximum productivity. |

**A proven track record of consistently increasing profitability of the organization, received several appreciations throughout the Professional Career**

* Achieved 110% of business target, by attaining 2 Cr. of MF business on average per month, Standard Chartered Bank, Pune
* Successfully achieved Life Insurance business of 7 lakh per month, contributed 40% of branch business, Standard Chartered Bank, Pune
* Pro-actively initialized many CRM activities to get additional data points and triggers for myself and team, Standard Chartered Bank, Pune
* Achieved 1.1 Cr. of Life Insurance business in one financial year, ICICI Bank, Pune
* Successfully initialized the Axis Bancassurance relationship at circle level and ensured to keep the cluster in top 10 throughout bancassurance stint, Max Life Insurance Co. Ltd., Pune
* Successfully launched compliant ULIP products and was instrumental in transitioning the company’s business from 80% ULIP to 80% Traditional, Max New York Life Insurance Co. Ltd., Gurgaon
* Successfully launched key products like Life Invest, SMART Steps Plus, Fast Track, Max New York Life Insurance Co. Ltd., Gurgaon

Professional Experience

**Standard Chartered Bank, Pune**

**Senior Wealth Manager and Backup Brach Manager (Oct 2014 – Jun 2016)**

**Key Profile:**

* Manage branch compliance and employees in absence of Branch Manager.
* Ensure to achieve revenue targets through liability products (Current/Savings/Term deposits), wealth management products and asset related products (Secured & Unsecured).
* Monitor end-to-end management of investments of HNIs and ensuring effective handling of HNI client's query.
* Maintain client database, working closely with team to relationship-manage customers and maximize referrals and sales opportunities.
* Generate fee income from IPG, mainly Life Insurance, Mutual Fund, Structure Products and PMS.
* Oversee profitably sell and market the financial products like Mutual Funds, Life Insurance, Gold Coins and Working Capital Finance.

**ICICI Bank, Pune**

**Wealth Manager (Sept 2012 – Aug 2014)**

**Key Profile:**

* Was responsible for portfolio management of HNI clients by designing portfolios based on their risk profile/appetite.
* Monitored asset allocation on biannual basis relative to policies and goals.
* Evaluated the need to rebalance the portfolio amidst dynamic global financial environment and take portfolios’ calls in sync with client’s objectives and profile.
* Handled cross selling of other products from bank’s portfolio to deepen the relationship with existing clients and get larger share of wallet of customers’ base.

**Max Life Insurance Company Limited**

**(June 2006 – Aug 2012)**

**Career Progression:**

* Cluster Manager – Bancassurance, Axis Bank (Jun 2010 – Aug 2012)
* Project Manager – Bancassurance (Apr 2009 – May 2010)
* Deputy Manager - Product Management Group (Jun 2006 – Mar 2009)

**Key Profile as Cluster Manager – Bancassurance, Axis Bank:**

* Lead and developed a team of field staff to achieve monthly targets in a defined area or cluster. Guided and trained the team to build and promote the products.
* Created and maintained excellent relationships with the assigned branches and bank cluster office, laying strategy with Circle head to increase sales by running local sales promotion, CRM and contest.
* Researched and provided bank Circle office with data and feed back to increase sales.

**Key Profile as Product Manager – Bancassurance**

* Identified new product opportunities across distribution channels and generate new product ideas while working towards the key imperative of increasing LTSP (long term savings and protection) focus and penetration into Mass Affluent plus segment of customers
* Conceptualized the product strategy in line with the market trends, stakeholder expectations, while keeping focus on customer value proposition
* Was responsible for working with pricing actuaries for new product pricing and ensuring adequate new business margins are maintained.
* Kept track of competition happenings specifically in the retirement and child segment
* Involved in launching and seeding in new products across distribution channels by closely working with the “seller engagement” team
* Ensured product performance tracking in terms of “who’s selling what to whom” across all channels and geographies and close monitoring of new business margins post product launch to ensure deviations are highlighted and timely action planning in done along with pricing and distribution teams

**Special Projects in Max Life Insurance Company Limited:**

* Initialization of Banc-assurance tie-up with Punjab National Bank in Bhopal
* Re-designed the process of licensing Peerless sales force and successfully reduced the TAT
* Conducted a Study to Review Persistency of Traditional Insurance Products in the rural channel

Corporate Projects

* Laying IT roadmap for MCGM (Medical Department), Tata Consultancy services ltd:
* Studying the Eye wear market, finding gap in the product range and recent trends which will help in development of product in that range, TITAN

Previous Experience

* **Kriti Industries India Ltd**

Production Engineer (Nov 2003 - Mar 2004)

* **Devas Udyog**

Graduate Engineer Trainee (Sept 2002 – Oct 2003)

Personal Details

* **Date of Birth:** 30th December 1978

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

**~ References Available Upon Request ~**