

Dipesh Kumar Das

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Career Objectives:

A key Managerial Position in Sales and Distribution vertical with a stable and progressive company that can take full advantage of my comprehensive sales & distribution skill set, broad general management abilities & strong negotiation skills and offer career growth opportunity through proven performance.

Professional Profile:

Presently working as Assistant Director in Alternative Channel at UCB Fintech Company Limited "upay" recent past as Head of Bill Pay, Collections, Corporate Disbursement, Operations & Merchants Acquisition in Agent Banking at Dutch Bangla Bank Ltd., previously as Zonal Head at Dutch Bangla Bank Ltd. in Financial Inclusion Division (FID), Rocket, Barisal. Prior; as Area Manager Regional Sales with more than 2 Years 8 Months in three different markets; Barisal Metro, Madaripur & Bhola, Regional Trade Marketing Manager with more than 1.5 years in Barisal Region and Distribution Operations Manager with more than 6 Yrs. in 3 different markets like Dhaka, Sylhet, Habigonj. Territory Officer with more than 10 Months in Sylhet Sadar and officer B2B Sales with 2 years of direct and indirect sales experience at Grameenphone Ltd. More than 6 months' exposure as acting Area Manager in Habigonj Area. Expertise in market development activities, managing third-party distribution, monitoring sales executives, developing their skills, and enhancing the power of execution in market and retail base. A remarkable experience as a Lecturer in Management, Department of Business Administration at Stamford University.

Professional Experiences:

Assistant Director. Alternative Channel, UCB Fintech Company Limited "upay" (March 9, 2022, to till Now)

- Agent Banking unit will develop the Agent Banking Business and Distribution channel by managing Agent Banking point in the whole Country to serve the un-banked and marginal people.
- Identify & develop new business opportunities in Agent Banking and B2B channel in already established highly competitive market.
- Understand the industry environment & Plan/Develop expansion strategy for the Agent Banking & B2B and monitoring the different projects under Agent Banking Unit.
- Establish / Build long term efficient relationship with clients in targeted channel / market, ensure all compliance to the regulatory for Agent Banking requirements.
- Maintain a relationship with Vendor/supplier of POS materials, compliance any dispute of machineries, feedback/outcome received from vendor & provide the Agent/ Agent outlet, filed, etc.
- Develop and execute monthly/quarterly/yearly business plans to meet specific market challenges and deliver Business Growth
- Setting strategies to ensure sustainable business for both parties (partner and "upay") and creating a win-win situation thus confirming long term business relationship
- Implementing the policy, guidelines, and circular of Bangladesh Bank as per Agent Banking rules & guidelines
- Build a strong and sustainable business related to B2B and FS revenue driving products (Savings, DPS, FDR, Remittance, Salary Disbursement and Bill Pay etc.) for Agent Banking.
- Agent Banking Unit will work for Person to Business Payment/person to Government payment/person to institution/enterprise/agency payment through Agent Banking Business.
- Maintain the process of entry & exit of partners (Agent/ Agent outlet) for execution the business and selection & termination of Partner.
- Regular interaction and meeting with distributors (Super-Agents) of regions to ensure distribution operation & compliance as approved guidelines
- Coordination within the organization, outside organization to enhance Business Performance.
- Liaison with Sales Development and Operation (SDO) team for all sorts of business-related issues.
- Ensure Agent Point Opex control & monitoring

Head of Bill Pay, Collection, Corporate Disbursement, Operations & Merchants Acquisition, (SRM) DBBL Agent Banking: (September 15, 2019, to March 8, 2022)

- Responsible for achieving yearly target of the bank with focus on Outlet Expansion, Deposit Hunting, Customer acquisition etc.
- Setting strategy to achieve the target in line with the policy of the bank to stay unchallenged market leader.
- Collaborating and monitoring the sales team comprising 250 members who drives the business from the front.
- Setting strategies to ensure sustainable business for both parties (partner and the bank) and creating win-win situation thus confirming long term business relationship.
- Manage regular (Weekly, Monthly and/or Ad-hoc) reports to Divisional Management (Agent Banking) & Management according to requirements.
- Leading and monitoring central team comprising 32 members and ensuring adequate support to the field
- Selecting and negotiating with the vendors to make sure that outlet branding is done in accordance with company guideline and objective.
- Guiding and monitoring the corporate disbursement and bills pay team to get business for the bank.
- Designing campaigns for the customers, partners and Field Force (own team) to accelerate business.
- Setting up strategies in implementing all kinds of transaction (Deposit, Withdrawal, Merchant Payment, Bills Pay, Top-Up and Disbursement) programs at Agent Points by developing action plans. And
- Monitoring the Regional Management to ensure effective monitoring and ensuring successful implementation of all kinds of promotional activities.
- Client Management: Acquisition and Retention of Business Clients with a Sustainable relationship (through Paying Visit, Preparing Business Proposal, Meeting, Problem Fixing, Team Collaboration etc.)
- Directly & indirectly helping regional team or my team to lead Generation/Client Hunt (Mostly Client Categories fall into Salaried Organizations, Utility Service Providers or Collection organizations etc.)
- Activate Silent Client & way out of Retention Strategy for ensuring Business profitability of the unit
- Cross Functional Coordination with Internal and External Stakeholders: Regions, IT, Vendor, Business Client & their Beneficiaries, Accounts, Govt. & Non-Govt. Development Agencies etc.
- Managing Payment Reconciliation, Dispute Settlement, & Ensuring smooth Disbursement with agreed frequency.
- Support the implementation of the MS&A Strategy for Agent Banking in coordination with the team.
- Analyze market data to identify Merchant and Acquiring development opportunities in line with the plans.
- Identify, develop, and lead the management of key merchant and Acquirer accounts.

Zonal Head, (Senior Regional Manager) DBBL Mobile Banking (MFS): (June 2018 to September 2019)

- Lead the Regional Sales Teams to achieve the compliant sales of MFS products through efficient on field market specific distribution operation management.
- Develop and execute monthly/quarterly/yearly zonal business plans to meet zone-specific market challenges and deliver business growth.
- Work closely with other sales units (Distribution, Trade Marketing, Corporate & Bills pay, agent banking & Core Banking) to ensure the required support for development and execution of Business Plan.
- Provide supervision through field visits, observations, and evaluation of results to include performance appraisals and reviews.
- Plan and execute movement of regional sales team members within regions and across other sales units considering individual development plan and business need.
- Secure management approval for regional resource requirements. Provide the required resource support in terms of regional and area offices & operational budgets.
- Manage regular (Weekly, Monthly and/or Ad-hoc) reports to Divisional Management (FID) & Management according to requirements.
- Regular market visit and interaction with channel partner (Agent) to establish long-term business relationship and gather market intelligence.
- Regular interaction and meeting with distributors (Super-Agents) of regions to ensure distribution operation & compliance as per approved guidelines.
- Develop, manage & implementation of region-specific Trade Marketing strategies, plans and activities in alignment with Central Trade Marketing team, Product Team, and others to establish strong influences of sales market share, KYCS, and collections.

Area Manager, (Regional Sales), Barishal Metro, Bhola & Madaripur Area, Grameenphone Ltd.:
(Nov 2015 to June 2018)

- Lead the Area Team Members-Territory Officers & Distribution Operation Managers to achieve area business plans & objectives.
- Develop & execute business plan considering area level challenges and competitive scenario.
- Ensure successful execution of sales activities in the respective area to meet the area sales & service-related targets.
- Develop plan establishing premium products and services, e.g., Internet, VAS, and Financial Services etc.
- Manage on field distribution operation of the assigned area (2-3 distributors/area) via regular monitoring and developing professional working relationship with distributors to ensure distribution operation as per approved guidelines. Provide the required support to distribution operation manager.
- Ensure sustainable business relationship with channel partners and franchise.
- Ensure Proper execution and utilization of regular and campaign merchandising materials in the respective Market through TMM Team & Distributors' Field Force
- Ensure presence of permanent merchandising material as per retail classification guidelines.
- Ensure proper look & feel in franchise stores as per operational standard.
- Track and report competition activities to Head of Region
- Ensure that Visibility and NPS in the area
- Identify alternative sources for revenue/distribution/sales opportunities and develop plans to capitalize them.
- Ensure that all relevant market insights are shared with Regional Head and relevant central teams.

Regional Trade Marketing Manager, (Regional Sales), Grameen Phone Ltd.: (March 2014 to Oct-2015)

- Development and Management of Quarterly Regional TM Drive and other Regional Initiatives
- Timely and Quality Execution of National Merchandizing, Trade Engagement and Consumer Activation
- Tracking, Re-allocation and Utilization of Budget and Resources
- Evaluation of the Performance of TM Initiatives
- Drive regional RNPS and Visibility Index
- Ensure right activities are driven from GPCF and STP (Service Touch Point)
- Compliance to Standard Guidelines (Brand, TM, Billing, Communication etc) across the Region
- Regular Update and Maintenance of Regional Trade Marketing Items' Database (PMM, Gift Inventory etc)
- Management of Vendors by Continuous Monitoring of Execution
- Channel Support on Regular Basis for Better Experience for Customers
- Regional Reporting, Support and Coordination

Distribution Operations Manager, (Regional Sales), Grameen Phone Ltd.:(January 2008 to March 2014)

- Manage the operation of assigned distribution house and ensure optimum stock availability at all retail points.
- Plan for optimum POS extension and effective POS coverage for attaining distribution objectives.
- Maintain professional working environment and team dynamics at distribution house while actively contributing to recruitment selection and development.
- Coordinate with all relevant stakeholders to ensure the effective and efficient execution of work.
- Support area and regional sales team by managing the compliance performance of distribution house.

Territory Officer, Regional Sales, Grameen Phone Ltd.: (March 2007 to December 2007)

- Attain territory sales target through daily POS visit.
- Ensure proper distribution of products and services in mass retail.
- Ensure market visit plan, DHFF route plan and preparing TMM route plan.
- Ensure robust execution plan extreme over markets and its retail base.
- Develop strong trade relationships with Telco's, specialized channels, and key top up retailers.
- Maintaining sales compliance in specified market

Officer, Business Sales, Grameen Phone Ltd.: (January 2006 to March 2007)

- Achieve the sales target as assigned on KPIs.
- Market Development.
- Development of the Business Dealer.
- Trained and develop the sales executives of Business Dealer.
- Monitor and evaluate the sales performance and ensure quality sales through Dealer.

Lecturer, Management, Stamford University Bangladesh: (November 2004 to December 2005)

- Conduct classes in BBA and MBA Level.
- Evaluate the scripts.
- Play a role as counselor.
- Assist the other senior faculty member.
- Prepare questioner and conduct the examination.
- Control and monitor the other administration part of the department.
- Published an article in Stamford University Business Journal on SME Development in Bangladesh.

Professional Achievement

- **Circle Best Distribution Excellence Award 2017 in Khulna Business Circle**
- **Circle Best Area Manager July 2017 in Khulna Business Circle**
- **Regional Best Area Manager July 2017 and September 2017**
- **Regional Best Area Manager Q3 2016**
- **National Best RTM Manager in Q4 2014**
- **Awarded as The Best Distribution Operations Manager Q1, 2011**
- **Awarded as The Best Area Manager (Acting) in Q1, 2010**
- Distributor **Sharif Store** awarded as **The Best National Distributor in special initiative** during my responsibility as DOM.
- **A comparative study between GP and bKash is highly accepted by DRSMT GP & Implement to market.**
- **Ensure 19.43% revenue growth and transforming a negative revenue growth to growth in a particular market.**
- During my tenure in Habigonj Area, Habigonj Area achieved **1st position nationally and regionally** in 9 campaigns.
- A new initiative by me on Flexi STS campaign (**Flexi Fair**) is nationally recognized and rolled out

Education:

- MBA, Human Resource Management, University of Dhaka, CGPA-3.67, December-2001, (2nd Position)
- BBA, Management, University of Dhaka, CGPA-3.63, December-2000, (10th Position)
- HSC, Commerce, 1st Division, New Govt. Degree College Rajshahi, (Rajshahi Board-1995)
- SSC, Science, 1st Division *, Chalkmuli High School, Patnitala, Naogaon, (Rajshahi Board-1993)

Seminars/Training Attended:

- Completed "Telenor Strategy Execution Program" by INSEAD School of Business Singapore in Sep-Oct 2017
- "Leading with Trust" Management Training Organized by Grameenphone in August 2015
- "Basic Leadership Program" Management Training Organized by Grameenphone in November 2014
- Successfully Completed "Distribution Excellence Training" (DXS-1 & 2) Organized by Grameenphone in June 2008 & November 2009
- Accomplished "Project Management Course" Organized by GP and Conducted by British Council Bangladesh in August 2007
- Completed "Negotiation Skills Course" Organized by GP and Conducted by British Council Bangladesh in August 2006
- Accomplished "Team Working Program" Organized by GP and Conducted by British Council Bangladesh in May 2006
- Completed "Communication Skills Course" Organized by GP and Conducted by British Council Bangladesh in April 2007.
- Accomplished "Effective Teaching Skills Training"- Organized by Stamford University Bangladesh January 2005

Language:

- English – Well versed in both written and spoken English.
- Bengali – Mother tongue

Computer Literacy:

- Familiar with MS Word, MS Excel, and Power- Point, e-mail, and Internet operations.
- Well-conversant with meeting apps such as Zoom and Teams.

Extra-Curricular Activities:

- Participated in International English Language Conference, Organized by Stamford University Bangladesh.
- Involved in the Sri Chaittania Siskha O Sanskriti Sangha, Dhaka University as General Secretary.
- Joint convener of Freedom Fighter Children's Association of Dhaka University.
- on Flexi STS campaign (**Flexi Fair**) is nationally recognized and rolled out

Personal Information:

Date of birth : 15th June, 1977
Nationality : Bangladeshi by birth
Marital status : Married

References:

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CERTIFICATION

I, the undersigned, certify that to the best of my knowledge and belief, this C.V. correctly describes my qualification, my experience and me. Understand that any intentional misstatement herein leads to my disqualifications.



(Dipesh Kumar Das)

Date: