

# Kaustubh Mishra

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## PROFESSIONAL PROFILE

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### Senior Sales & Business (P&L) Leader

(BFSI | Fin tech | Big 4 Consulting | VC/PE)

- ❑ Senior Sales & Business Leader, Growth Hacker and Entrepreneur with 18+ years of strong experience delivering revenue growth and profitability driving omni-channel sales across a range of industry/sectors such as E-commerce, Automobiles, BFSI, IT, Distribution, Retail, Consumer Durables and Telecom. Wide ranging end to end Sales leadership expertise across Channel Management, People Management, Online Sales, Retail Sales & P&L Management. **Alumnus of IIM, Lucknow with full-time PGDM (MBA) in Marketing & Operations (Topper in Brand Management).**
- ❑ **Worked across various growth stages and challenges such as start-up, growth phase pan-India expansion with complete optimisation of resources while following a structurally strong long term strategy** for organizations like Royal Enfield, ICICI, ABN AMRO Bank, Tech Pacific as well as Micro-Finance Institutions such as Bharat Financial Inclusion & RBL FinServe.
- ❑ **Key Leadership Expertise:** Pan-India Sales & Distribution, Brand Management, New Product Launch, Building High Performance Teams, Advertising, Marketing Consultancy, Communication, Motivation, CRM & Team Management
- ❑ **Spearheaded 100% digital acquisition and digital first operations strategy as Senior VP RBL FinServe contributing 50%+ of pan-India digital acquisitions. Increased business portfolio from \$200 M to \$300 M in 13 months.**
- ❑ **Kick-started new and used two wheeler financing at Bharat Financial Inclusion (BFIL) to become the first MFI Company to enter the space. Contributed 48% of company's profits.** Delivered best in class efficiency levels, within BFIL as well as amongst competition resulting in **INR 700+ Cr. of business in Jan 2018, highest ever in company's history.**
- ❑ **Introduced new distribution structure 'IDiA' from scratch and grew insurance business by 850% Y-o-Y at ABN Amro Bank.** Successfully launched bank's first co – branded card 'ABN AMRO Max Wellness Card' and 2 gold cards.
- ❑ **Strong entrepreneurial track-record. Launched India's 1st integrated motorcycle apparels company Bike Basix to meet a clear unfulfilled demand in riding apparel segment.** Achieved pan-India presence both via online portal and tie up across all big and small e-commerce portals. Positioned multiple products amongst Amazon's top-selling 100 products list.
- ❑ **Led the largest dealership for Royal Enfield motorcycles in Central India with annual sales of \$4 M. Grew sales from 20 units to 150+ a month in 2 years.** Single-handedly grew and nurtured the riding culture in Gujarat. **Achieved highest per unit profit across Enfield dealers pan India** as well as the **highest brand loyalty despite tough competition.**

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## PROFESSIONAL EXPERIENCE & SELECT ACCOMPLISHMENTS

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### Senior Vice President | RBL FinServe Ltd Kolkata

**Nov 2018- Till Date**

Business Head overseeing 3000+ Cr portfolio across 250+ branches for the largest East Zone comprising Bihar, Orissa, West Bengal, Jharkhand, Assam, Tripura and Meghalaya. Lead full P&L with end to end operational, hiring, planning, budget and administrative authority with budget ranging from 2-3% of the portfolio. Report to the CEO

#### KEY BUSINESS OPERATIONS & SALES LEADERSHIP IMPACT

- ❑ Delivered 45% contribution to the total portfolio with highest ever business disbursements and best collection efficiency. Led from the front and increased business portfolio from \$200 M to \$300 M for the East Zone in 13 months.
- ❑ Increased distribution points from 150 to 240 branches in 9 months. Hired complete 1st & 2nd line leadership for East Zone and contributed towards management level hiring in other zones.
- ❑ Hired as Head-Organisation Excellence to setup and implement all core & non-core processes for the company. Re-designed and cleaned up distribution from all past legal, risk, fraud, and manpower issues at branch level.
- ❑ Launched three major future growth engines by kick-starting operations across Jharkhand & Orissa and Meghalaya.
- ❑ Grew ground level workforce by 110% in 8 months. Ideated, executed and implemented the training vertical Pan India, to improve workforce quality and for streamlined process implementation

- ❑ Planned and launched various new products for the company like emergency loans during the pandemic. Ensured 100% branch & field mobilisation and delivered the highest zone collections & disbursements in the 1st month of restarting operations.
- ❑ Swiftly promoted to Senior Vice President in April 2020. Represented company at industry forums and analyst meetings

#### **SPEARHEADING 100% DIGITAL ACQUISITION STRATEGY**

- ❑ Initiated shift to digital first operations across the country. Oversaw complete rollout of digitalisation, core process implementation and training structure. Reverse engineered the central processes across departments utilising field feedback
- ❑ Spearheaded Digital Bengal project and ensured West Bengal became the first state, to go 100% digital in terms of acquisition with existing business and distribution.
- ❑ Contributed to over 50% of Pan India digital acquisition delivering significant cost & TAT savings on the business
- ❑ Awards & Recognition- Recognised as one of the best projects for the FY 19-20 in RBL FinServe

#### **Zonal Business Head East | Bharat Financial Inclusion Kolkata, & Hyderabad**

**Jun 2017 - Nov 2018**

#### **Product Head-Two Wheelers | Bharat Financial Inclusion Kolkata, & Hyderabad**

**Jun 2017 - Nov 2018**

Headed the largest zone with 5000 Cr+ portfolio 5000+ employees across 500+ branches with budget of 2-2.5% of portfolio and 6-8% on manpower. Spearheaded operations to deliver best in class efficiency levels, within BFIL as well as amongst competition. Given additional responsibility of launching the Two-wheeler business Pan India. Received Best Zone award for 2017 & 2018

#### **DELIVERING RAPID GROWTH**

- ❑ Delivered INR 100+M of business in January 2018, highest ever in company's history. Ensured consistent M-o-M growth of 20-25% on a portfolio of 800+M across all product lines and regions
- ❑ Enabled additional revenue generation of over 7 lakh units through cross-sell opportunities adding to both top and bottom line. Contributed 48% of company's profits.
- ❑ Launched home improvement, affordable housing and individual loans in the territory. Piloted and incubated new initiatives like cashless collection, retail distribution, liabilities and completed a successful pilot to enable a pan India rollout
- ❑ Initiated new skill-enhancement programs to reduce attrition to an all-time low of < 6% annually

#### **SPEARHEADING GROWTH BY PIONEERING INDUSTRY-FIRST USED TWO WHEELER FINANCING**

- ❑ Kick-started new and used two wheeler financing to become the first MFI Company to enter the space. Contributed to a healthy 0.3% of company's bottom line in 6 months of launch with profits of INR 10 million.
- ❑ Delivered 0-1500 units monthly in 4 months from 100 branches, later expanded Pan India across 1500 branches
- ❑ Client brands worked with - Hero Motors, TVS Motors, Hero Cycles, Samsung

#### **Founder & CEO | Bike Basix Apparel Pvt Ltd Udaipur & Mumbai**

**Sep 2013 - Mar 2017**

Launched India's 1st integrated motorcycle apparels company Bike Basix to meet a clear unfulfilled demand in riding apparel segment. Began with contract manufacturing and then built own printing and distribution setup

#### **KEY ACCOMPLISHMENTS**

- ❑ Completely setup the distribution network from scratch both offline and online, with a robust presence across e-commerce channels and made it a well-known brand in riding community. Positioned multiple products in Amazon's top 100 products
- ❑ Delivered 0 - 6000 units per month in sales within 3 years. Achieved Pan India presence both via online portal and tie up across all big and small e-commerce portals with a 30% marketing budget.
- ❑ Spearheaded the design department to conceptualise and launch new designs on a monthly basis. Developed special merchandise for TV channels and new movie launches. Launched new collections for pet owners, racing and off-roading enthusiasts.
- ❑ Generated demand with innovative prints and designs targeting youth, fitness enthusiasts, professionals and entrepreneurs.
- ❑ Drove the online community and developed the same into huge groups with over 2 lakh likes on the Facebook platform.
- ❑ Kick-started distribution of automotive accessories and riding apparel brands post success of the apparel business. Built 'iRide', India's largest integrated motorcycle themed apparel manufacturer marketing tee shirts, caps, bandana, motorcycle luggage, leather luggage, motorcycle jackets, leather jackets, wallets & more rider
- ❑ Client brands worked with -Amazon, PayTM, ETV Punjab

#### **CEO | Royal Riders Ahmedabad, Gujarat**

**Jun 2008 - Jun 2014**

Led the largest dealership for Royal Enfield motorcycles in Central India with annual sales of \$4 M. Single-handedly grew and nurtured the riding culture in Gujarat.

## KEY ACCOMPLISHMENTS

- ❑ Grew sales from 20 units to 150+ a month in 2 years. Generated annual ROI of 108%. Achieved highest per unit profit across Enfield dealers pan India
- ❑ Smoothly expanded and operated into west India's largest workshop with a per day capacity of 250 vehicles. Fund raised through PSU banks, and achieved the next level of growth
- ❑ Achieved highest brand loyalty despite tough competition. Organised big ticket annual events and female riders club Riderni.
- ❑ Rated amongst top 3 dealers in India for service quality. Pioneered several concepts later adopted by Royal Enfield nationally
- ❑ Awards & Recognition- Keep Riding Champions for 3 straight years. Given to the dealership with best customer loyalty & rider community. Recognised by Eicher MD

## Head- Premium Channels & Voice Acquisition | ABN AMRO Bank

Aug 2005 – Feb 2008

- ❑ Grew insurance business by 850% Y-o-Y. Created cross sell opportunities to enhance profitability. Met the Bank's Asia CEO in Malaysia, with 165% achievement of targets in insurance
- ❑ Successfully launched bank's first co – branded card 'ABN AMRO Max Wellness Card' and 2 gold cards
- ❑ Started new distribution structure 'IDiA' from scratch
- ❑ Awarded 'ABN AMRO All Star' for YoY 100% growth in cards and 200% in Insurance

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## PREVIOUS EXPERIENCE

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### Adjunct Professor | MICA

June 2008- Apr 2009

Taught Brand Management, Sales & Distribution Management

### Relationship Manager | ICICI Bank

Apr 2004 – July 2005

### Deputy Manager | Tech Pacific India

Apr 2003 – Mar 2004

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## EDUCATION

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PGDM (MBA) Marketing & Operations (Topper - Brand Management) | IIM, Lucknow-2003

B.Sc. Biology (Gold Medallist) | M.D.S. University Ajmer, 2001

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## THOUGHT LEADERSHIP | BEHAVIOURAL & FUNCTIONAL TRAINING

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Interview/Debates featured on NDTV and Bhaskar TV

Interviews published in leading newspapers like Dainik Bhaskar and Rajasthan Patrika

## Behavioural & Functional Training

- **Functional Training Experience** - Branding, Advertising, CRM, Sales, Customer Service Excellence, New Product Launches and other marketing subjects.
- **Behavioral Training Experience**- Communication, People Management, Problem Solving, Decision Making, Conflict Management, Negotiations, Leadership, Creativity, Change Management