

Contact

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Top Skills

Team Management
Relationship Management
Retail Banking

Languages

English (Full Professional)
Hindi (Full Professional)
Marathi (Elementary)
Bengali (Native or Bilingual)

Certifications

Leadership Program- BCG
Leadership Institute
MLE
Strategy for Growth

Honors-Awards

Awards at Axis Bank
Awards at SCB
Awards at IDBI Bank
Recognition at CitiCorp
Young Achiever of the Year

Sabyasachi Goswami

CEO at Perfios Software Solutions
India

Summary

A strategist and executionist with 20+ years of rich experience in financial services, fintech and product technology with expertise in managing P&L, Business Development, Strategic Account Management , Business Strategy, Marketing & Product Development.

Have handled senior roles across Retail & SME Banking including strategy function for a large MNC bank.

Worked on acquisition of businesses and responsible for two large private equity investments in the firm.

Skilled in enterprise sales, consultative selling and developing relationship with key decision makers.

Expertise in managing operations in large business environment, formulating and implementing business strategies, identifying & stabilising new markets, expanding distribution network, channel management for maximising sales and profits.

Proven skills in breaking new avenues & driving revenue growth and proactively conducting opportunity analysis by keeping abreast of market trends, competitor moves to achieve market share metrics.

Adept at devising & implementing pre & post marketing activities for successful launch of new products.

Skilled in assessing risk of service & product launches and managing the same.

Passionate about grooming future leaders, building entrepreneurial mindset in teams and creating positive impact across the value chain.

Strong communication, collaboration & team building skills with proven success resulting in several awards for exceptional performance.

Experience

Perfios

9 years 3 months

Chief Executive Officer

August 2022 - Present (2 years 11 months)

Mumbai, Maharashtra, India

Chief Business Officer

March 2019 - July 2022 (3 years 5 months)

Senior Vice President, Head- Sales & Strategy

April 2016 - February 2019 (2 years 11 months)

Mumbai Area, India

Sunoida Solutions

Regional Sales Director - ME & APAC

May 2015 - March 2016 (11 months)

Dubai

Led Business, Growth and profitability for the ME & APAC region.

Instrumental in setting up profitable business in new geographies.

Developed long-term strategic relationships with key accounts and ensured customer satisfaction.

Responsible for budgets and delivered cost efficiencies across locations.

Key member of the strategic and tactical initiatives across the unit being responsible for synchronization across geographies.

Encouraging innovation, enhancement and efficiencies in the current systems/ process/policy

Mentoring

Axis Bank

Head of Sales, India - Affluent Business

January 2014 - May 2015 (1 year 5 months)

Defining & executing business strategy, P&L management, driving premium product & lifestyle innovations.

Delivering differentiated service experience, designing & executing strategic alliances with luxury brands/partners catering to specific needs of affluent & high net worth clients

Built market leadership in the Affluent Card Space.

Engage and grew Miles & More relationship and drive card issuance through different channels and to develop compelling value propositions for new

products in the Affluent Card space, supported by differential processes to drive superior customer experience.

Collaborate and work with cross-functional teams to drive activation, spends and engagement with the Customers.

Manage the P&L of Affluent Cards with effective capacity and cost management

Develop online channel to drive sales as these are digitally savvy customers.

Create successful distribution network and effective channel management.

Standard Chartered Bank

6 years 10 months

Regional Sales Manager, West - CCPL

October 2011 - January 2014 (2 years 4 months)

Led the Business Growth for Western Region through Direct Channels, Partnerships & Alliances, Branch & Corporate Sales.

Deliver budgeted regional sales target and increase sales productivity with Segment focus, customer focus needs-based selling

Deepen customer relationship penetration through multi-product selling or bundles around anchor product

Create, drive and monitor regional sales strategies, sales opportunities, evaluate effectiveness

Build and manage relationship with business partners / intermediaries / channels

Head – Strategy – Cards & Employee Banking

May 2010 - September 2011 (1 year 5 months)

Responsible for devising and implementing business strategy for Credit Cards & Employee Banking, New Business- India.

Played a key role in driving business growth for Cards Pan India through optimum utilisation of Channels.

Creating Sales strategy for Corporate Salary Account business & driving growth for Payroll accounts MOM along with multi-product agenda.

Assured implementation of Group/CB/New Business initiated strategic steps across all frontline and manager levels within CC & EB.

Implemented controls within Business Unit to meet regulatory and internal requirements. In addition, drive and implement an effective risk management framework, and promoted a strong risk management and a compliance culture.

Embedded principles of Sales Governance in the Sales Value Chain.

Regional Sales Manager, South - SME Banking

September 2008 - April 2010 (1 year 8 months)

Led business for south region with a team of all Location Heads. P&L management for the region.

Run effective sales distribution Channel to acquire New to Bank customers from the open market across SME product.

Preparing business plan for region aligning the same to the overall business strategy of the portfolio.

To keep a tight monitor on cost and help generate additional revenue stream by cross-selling Assets, Life insurance products, Credit Cards & General insurance with an objective of creating a cost neutral sales channel.

Handling budgets.

Tracking competitor and suggesting proactive approach to gain market share.

Center Head - SME

April 2007 - August 2008 (1 year 5 months)

Accountable for maintaining:

- Growth of SME- SBL business for Kolkata across all channels.

- Quality portfolio with balanced aggression and proper market planning.

Ensuring proper channel mix by strengthening and enhancing of distribution network & channel relationship management.

Managing design development programs along with CB - academy to manage crisis and effective location.

Administering shared distribution channel with 15 branches through rigorous product training & motivation of Branch Managers.

Responsible for ensuring audit and compliance norms of the group at centre with zero tolerance.

Giving prompt service delivery and looking after customer satisfaction.

Kotak Mahindra Bank

Location Head - Personal Finance

September 2006 - March 2007 (7 months)

Managed Personal Finance Business for East Region.

Drive customer engagement in the form of Credit Activation, Cross sell and up-sell post on boarding to increase customer stickiness and enhanced wallet share.

Develop sales plans, budgets and monitor the implementation of advertising, promotions and campaigns for the segment.

Expand the distribution channel and increase reach in the market by creating stakeholders network.

Responsible for P&L of the location.

Provide product training and ensuring retail asset control norms are implemented properly

Ensured Delinquency level is in control for the location.

IDBI Bank

State Head

March 2005 - August 2006 (1 year 6 months)

Launched the PL business in MP & setting up DSA & DST Channel for the Bank.

Instrumental in increasing the market share on loans & distribution through cross selling.

Identifying training needs, imparting training programs for direct & indirect channels to create quality portfolio.

Ensuring the profitability & productivity of the team.

Accountable for having close check on the delinquency level

Administering PL business in entire East across all channels & initiating operations at Jamshedpur & Siliguri.

Supervising a team of 140 FOS + Tele.

Implementing several cost control measures with better management of yield & fee income

HDFC Bank

City Head

May 2004 - March 2005 (11 months)

Spearheading sales function with a team of managers for Gujarat, ensuring optimum performance.

Prepare and drive budgets for the location.

Accountable for organizing channel development programmes and pioneering incentive/promotional schemes across Gujarat.

Instrumental in adding new channels across Gujarat and ensuring training from time to time

Leading and monitoring a Sales team of 80 people (including tele sales) and managing compensation and incentive linked earnings.

Managing retail channel for Mumbai.

Engaging and working closely with other critical departments such as credit, AFU, risk & sales support teams.

Citi

Territory Sales Manager

June 2003 - April 2004 (11 months)

Education

Stanford University Graduate School of Business
· (2022)

Symbiosis Institute of Management Studies
Business Management, Marketing and Finance · (2002)

SP College
Bachelor's Degree, Accounting and Finance, Economics · (1997 - 2000)

DBMS Jamshedpur
ICSE