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Career Highlights

An astute professional with 25 years' experience in Sales, Business Development, Business Partner Development on distribution module and Key Account Management with complete EBIDTA, training & development, portfolio management, P&L of managing business.

Extensive Sales and Distribution experience focusing on sales with core focus on human resources training and development Key strength areas are consistent external focus, effective team management, strong cross-functional understanding, enterprise-wide process implementation and improvement, strong functional management experience in Acquisitions, Sales, Marketing, Collections, Retentions building & growing business, portfolio management. Strong particularly in areas of people management having built, trained, developed & nurtured exceptional teams, internally & externally within the organization. Skilled in roll out and development of business from end-to-end perspective. Strong and instrumental in micro credit and other financial services to the unserved & underserved women in urban, semi-urban and rural areas. Strong understanding of the informal, underbanked and weaker sections of the society. Having strong passion for Financial Inclusion. I am Initiative, have adaptability, integrity, analytical thinking, result orientation and team leadership with strong work ethic. I am passionate about my work and always motivated to excel.

EXPERIENCE SUMMARY

Atyati Technologies Pvt Ltd- Fintech

Designation: Business Operations Head- South (Oct'20- Current)

Managing and Building 5000 BC Network across South India Built up 5000+ CSP from 3000 CSP in 18 months Managing transactional turnover of INR 1000 Crores per month Handling all primary PSU Banks Network Build and managing a team of 500+ across South India.

Implemented PMSVanidhi for disbursals and Collections for PNB, BOB, Indian Bank

Trained and developed team for TAT oriented deliverables.

Implementation of SHG, JLG, MSME, GL, PL, Agricultural Loans, Tractor Loans on ground for seamless operations Generating INR 6 Crores Net Revenue monthly for the organization

RT Networks Solutions Pvt Ltd (Jan'18- Oct'20)

Designation: Project Management

Achievements:

Created & launched new sales strategies that resulted 75% sales increase.

Developed a comprehensive training program for boosting the team morale.

Planned and directed staff training and performance evaluation.

Generated an optimal training development plan covering 3 states and over 300 people.

Briefed top level management on status of training program and future plans.

Trained and supported the team in writing proposals and closing contracts.

Go Speedy Go – A Unit of Hiferk Technologies Pvt. Ltd. (Aug'17- Nov'17)

Designation: Chief Of Operations

Achievements:

Marketing & Business Management

P&L and portfolio management

Development and tracking of operational, promotional and go-to-market plan

Strategic planning from definition to implementation

Developed strategies and tactics mitigating channel conflict with retail & distributor partners.

Specialties: Customer Survey Development and Analysis / Quality Control/Assurance / Process Optimization / Claims Management / Customer Sales & Service Training / Escalation Management. Successfully led large teams in 24x7 Emergency Road Service call center to achieve exemplary performance in customer satisfaction, efficiency metrics and cross sell referral generation.

Major accomplishments:

Cycle time reductions
Error rate reductions
Quality improvements
Process development
Effective training & development
Report creation and analysis
Cost reductions

Reliance Digital TV Ltd- Home Business (May 2016- April 2017)

Designation: Regional Head-East & NE

Major Accomplishments:

Channel Partner/ ISP & Distributor appointment, training, development and management

Channel Sales of DTH/ CBB- LBO Business Retail sales of DTH/CBB Business, Collection and Revenue Assurance (100% achievement of target MOM).

Train, develop, deploy and management of Channel & Direct Sales Team.

Managing 90 member Sales, Service, Retention, Customer Care and Commercial On —role and 150 Off-role Team Management of MDU, LBO, Retail and Channel Business & End-to-end perspective of business management

Specialties: Customer Survey Development and Analysis / Quality Control/Assurance / Process Optimization / Claims Management / Customer Sales & Service Training / Escalation Management / Vendor Management. Successfully led large teams in 24x7 Emergency Road Service call center to achieve exemplary performance in customer satisfaction, efficiency metrics and cross sell referral generation. Was instrumental in maintaining EBIDTA positive.

BASIX (January 2012-April 2016) (Financial Inclusion). Designation: Regional Head-East & NE (MFI) promoted to National Head role

Major Accomplishments:

Leading two regions of new age Rural Sales and Collections for Profit Business Organization of the well-known NBFC BASIX Group with 600+ employees and 10K Village Level Entrepreneurs(VLEs) delivering micro credit and other financial services at the doorstep to Rural citizens (Gram Panchayat) level serving a population of 15+ Crores. Handled a business of approx. Rs 200+ Crores Developed a comprehensive training program to boost the team moral for better achievement. Was promoted to National Head role with additional portfolios on 2014' October.

Instrumentally as part of the senior management team, have transformed microfinance to 100% digital or paperless model. Successfully developed a 100 strong network on BC model in a period of 30 days in East. Built profitable BC model with a performing POS of Rs.60 crores from scratch within given TAT of 180 days.

Have been instrumental steering successfully the on-ground team post the 2010 organization crisis, to bring back the momentum of portfolio management in terms of collections, retaining the portfolio quality.

Played key role on social impact initiatives, including skill development of the underprivileged women, empowering them economically independent entrepreneurs.

Instrumental in creating & managing credit, collections, sales structures of each product vertical for JLG & MSME. Have been instrumental in roll out of JLG lending across East & Northeast, ensuring strategic disbursements.

Successfully implemented cross sell models without credit linkages.

Introduced & implemented multi diversity products sales for strategical enhancement of the portfolio.

TATA TELE SERVICES LTD (from July 2010 –December2011)

Designation: Zonal Head- SME-B & (HNI) Wireless & Wireline (CBB)

Achievements:

Sales of Postpaid Mobile Handsets and FWP/FWT/ VData/HSIA/CBB.

Collection and Revenue Assurance

Management of Channels & Direct Sales Team

Training and Deployment of Sales Team (Direct & Channel)

Rollout of Voice and Data products- POTS/CBB (Devices & Services)

Management of DSA Business for brands like Samsung, Haier, Huawei, Spice, Micromax.

Management of Delivery and Assurance

Management of Revenue Assurance and Collection

Managing DST & DSA team of over 50 persons through 4 CSM.

SUPERIA INFOSOLUTIONS PVT LTD, KOLKATA (from September 2008 – June 2010)

Company Profile: 300-Seater Outbound Process Center for (US

Operations) Designation: Head- Sales & Operations

Specialties: Customer Survey Development and Analysis / Quality Control/Assurance / Process Optimization / Claims Management / Customer Service Training & development / Escalation Management / Vendor Management. Successfully led large teams in Service call center to achieve exemplary performance in customer satisfaction, efficiency metrics and cross sell referral generation.

BHARTI AIRTEL LIMITED, KOLKATA (fromSeptember2006-September2008)

Designation: KAM- SME & SMB Sales (Wireless Voice, Wireline Data & Voice-ISDN PRI, BRI, Lease Circuits, Broadband).

Achievements:

Roll out, acquisitions of sites, ROW, Fiber laying, DLC, DP, CDP installations, Last mile copper connections. Account opening with companies like Mitsui group, Mitsubishi Group, Lahmeyer International, Chinese Embassy, Moser Baer India , Modi care , Adecco India , Tega Industries Ltd etc.

Bagged reacquisitions of churned accounts like TCG group, Mafoi-Randstad group, C.K. Birla group etc.

Have been instrumental in putting in place voice convergence mediator for the digital mode solutions of different brands named Siemens, Syntel, Nitsuko Enkay (NEC) etc. It was a joint initiative with Airtel, where Airtel was responsible to generate leads for this product.

Initiated the first steps for a dialogue with Chinese Embassy to evaluate the same product for implementation and had been successful in doing the same.

Created and Marketed sales strategy & planning and also managed business through Company ARC's.

End to end management.

RELIANCE COMMUNICATIONS, KOLKATA (from July2002 to September 2006)

Designation: Senior Executive-Territorial Sales – Postpaid, Wireless Voice/Data, Wireline Voice/data Business-Broadband/Fixed Line POTS (Devices & Services).

Launch of Reliance India Mobile & Reliance Wireline Business.

Channel Partner/DAE Appointment

Channel Sales of Postpaid Mobile and FWP/FWT devices

Retail sales of Postpaid Mobile and FWP/FWT

Channel & Direct Sales of Wireline Voice & Data (POTS, Centrex, BRI, Broadband)

DS IVYNET PVT. LTD., KOLKATA (from July 1995 to May 2002.)

Designation: Business Development Executive (Promoted to Manager)

Achievements:

Supervising the direct sales division & guiding them in meeting targets.

Responsible for achieving sales and collection targets by handling sales & distribution network. Formulating and implementing sales strategies, monitoring & controlling of corporate & institutional sales. Have initiated and developed joint go to market models with IBM, D-Link, Cisco and have co promoted technical Solutions along with products.

Specialties

Driving Outdoor, On-Road and Visibility Campaigns.

Events, Promotions and Road shows

Retail Merchandising -On-shop & In-Shop Visibility, Creating effective POS(Dealers) and Merchandising elements.

New C class Town/Districts Roll- Out.

Internal Communication

ACADEMIC QUALIFICATION

Management Graduate (National Academy of Management Studies- Mumbai)

Bachelor of Commerce (Calcutta University).

BirthDate-07/01/1970