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| MVSK Chakravarthy  Seasoned Sales and Marketing Professional with competencies into Sales and Distribution of Retail financing products, Channel Management, Lead large Teams, Business Development, P&L Management. Operations and Risk Management | 302, Golden Towers Elite 2,  Hno: 2-2-20/K/9, DD Colony  Bagh Amberpet Your Street  Hyderabad, Telangana,  India,500013.  **M: 91-9849391173**  **R: 040-27421141**  **chakravarthymvsk@yahoo.co.in** |
| EXPERIENCEICICI Bank Ltd – *Regional Head – Education Loans – North & East India.* Oct 2019 – Present  Launched Education loans in ICICI bank, Business development through Inbound , outbound and alternate channels.  Part of product and policy making process for education loans.  Recruited and trained teams across the country as per of EL product launch .  Call Center set up for inbound and outbound tele sales channel.  Signed up top 20 overseas educational consultants and education loans aggregators as key channel partners.  Managing a Team of 4 Regional Managers , 27 RMs, 55 feet on street sales officers. Avanse Financial Services Ltd, Hyderabad— *Zonal Head- Education Loans Business -South India*AUG 2018 – AUG 2019 Hired as a Specialist in Education Loans to lead company’s largest region (South India) by business contribution & AUM to plan and execute 5x growth strategy adopted by the company.  Develop Sales & Marketing professionals; groom them for bigger responsibilities through effective supervision, training and mentoring.  Leading a Motivational team of 100+ sales force spread across 6 branches to achieve incremental new business, consistent revenue generation through Fees, interest income, cross sell of insurance and Forex products.  Effective debt management resulting in Nil OD and minimal NPA. This was possible with committed efforts on recoveries and operational efficiencies.  Signed up strategic partnerships with New age Academic partners HDFC Credila Financial Services Pvt Ltd, Hyderabad- *Sr. Regional Manager* - Education Loans - AP & TelanganaSEP 2012 -JUL 2018 Assumed Sales and Marketing Responsibility for Company’s 2nd biggest location in terms of business potential.  Developed creative sales and marketing strategies to increase exposure to customers/ market penetration like appointing of overseas education consultants /counselors as channel partners.  Devised active engagement plans with Educational institutions promotional activities like loan desk, seminars, Branding at college canteen menus, Co branded Notice boards, Parking boards, College Buses, Sign boards etc.  Digital Marketing by creating engaging content on Facebook and WhatsApp student groups, webinars and YouTube videos.  Improved Company’s penetration with the help of strong and highly motivated 50+ sales and marketing team.  Developed highly successful human capital for the company by selecting right resources. Trained and nurtured them into highly successful individuals.  Responsible for P&L of the Region - transformed the region as a profit center contributing highest revenue to the P&L of the company by region.  Achievement: 10x Business growth in 5.5 yrs. Grown AUM from INR70 cr and grown AUM to INR 700+ crs with health growth in both top line and bottom line. TATA BUSINESS SUPPORT SYSTEM (Formally E-nxt Financial Services Ltd), Hyderabad — *Regional Sales Manager - South*JAN 2012 - SEP 2012 Responsible for Sales and distribution of Auto Loan and Commercial Vehicle Loan products from Tata Motor through channels and Direct sales teams for South region.  Hired/ Trained and Developed 500+ sales force.  Achieved Highest channel business penetration of INR 250 crs/ month through Tata Motor Dealerships across south. HDFC Bank Ltd -Hyderabad — Area Product Manager & Sales Manager- Channel Finance/ Inventory Funding/ Corporate Credit Cards - AP, Telangana & KarnatakaSep 2008 - Sep 2011 ***Area Product Manager - Channel Finance/ Inventory Funding - Auto Loans Division***  Responsible for strong and consistent AUM growth of Channel Finance/ Inventory funding portfolio (under Auto loans Division) for the states of AP, Telangana and Karnataka.  Successfully Managed AUM of 300 crs with 30% YoY growth and strong revenue from Fee, Interest and Cross sell ( insurance) income possible through efficient management channel relationships ( Automobile Dealers).  ***Sales Manager - Commercial Cards -AP & Telangana***  Successful in launching Commercial credit cards in assigned territory.  Achieved desired results in shorter time by strategically signing up large corporate viz. Wells Fargo, British Telecom, Facebook, Dell Partner Network & Indian Oil perfectly leveraging on their Branch and corporate banking relationships.  First to Sign up Dell Partner Purchase card , Aviation Card and Indian Oil Dealer Card. CITIGROUP-Hyderabad -Unit Head - Auto Loans**APR 2006 - SEP 2008** ***Unit Head- Auto Loans - Citicorp Maruti Finance Ltd***  Responsible for sales and distribution of Auto Loans by appointing new channel partners and direct sales teams with desired yields in terms of interest margins and fee income.  Achieved best yield by percentage and stood top among locations that company operates.  Achieved Best YoY business growth in 2007 and Nominated for Silver Star Award for Asia Pacific Region of Citigroup.  *Relationship Manager - Business Banking - Hyderabad - Citibank N.A*  Responsible for Business Banking portfolio management at Hyderabad branch .Generate consistent revenue through interest and fee income, crossell of insurance products. Deepen relationships by identifying funding requirements of existing bank Customers and offer them suitable products and services.. Vodafone -( Formally Hutchison Essar )- Hyderabad — *Channel Sales Manager* JUL 2005 - APR 2006 Assumed as Business Development Manager and responsible for identifying and appointing Franchisee Channel Partners (Hutch Exclusive Stores) in Hyderabad.  Appointed 20 franchisee shops at strategic locations in Hyderabad city Nurtured each of them into a profit centers for the company. ONIDA - Mirc Electronics Ltd - Hyderabad/ Kerala - *Sales Executive*JUN 2004 - JUL 2005 Responsible for sales and distribution of Onida range of Appliance products through an organized distribution network of channel partners.  Successfully Launched Onida’s Appliance range - Established SSD Network for ACs and Distributors for Washing Machines.  Driven secondary sales at Authorized retailers through well trained and motivated product promoters, visible and catchy branding, effective product demos. | SKILLS  * Team Management * Hiring/ Training/ Development * Business Development * Channel Management * Operations Management * Effective Communication * Recovery Management * Credit Underwriting * Marketing strategies * Administration and Persuasion   AWARDS  * **Innovator of Credila** * **Chairpersons Awards** * 3 times in a Row * **Silver Star Award at Citibank**  LANGUAGES ENGLISH, HINDI& TELUGU EDUCATIONMasters in International Business - Badruka Institute of Foreign Trade, Hyderabad (CGPA- 3.7/5)2002 -2004Bachelor’s Degree in Computer Applications - Osmania University ( First Division)1999 - 2002CERTIFICATIONS **Data Analytics for Managers**  **University of Michigan, USA**  **Gasperite Certified Academic Counselor**  Certified by Gasper United States Education Council, USA- Only American Based education council in India in association with Education USA initiative of US Government. 140+ Top Public Universities are members of GUEC.  **Google Certified Digital Marketer - 2018**  **PERSONAL**  DOB: 8th Apr 1982  Gender: Male  Nationality : Indian  Passport: Indian Passport  Marital Status: Happily Married |