

RESUME

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CAREER ABSTRACT

✓ An astute and result oriented professional with **over 10+ years** of extensive experience in **Banking Finance industry**, Merchant service/relation, Credit Card, EDC/POS, Payment Gateway(On Us & Off us), **Digital banking, KYC Mgt, AML, Fraud & Risk Mgt**, Merchant Payout Settlement, Portfolio Mgt of HNI Client, managing **Education Merchant(School/Colleges & Universities)**, Team Handling, Channel sales (Distributor & Dealer Management), After sales Service, Customer service/Client relation & retention, Key Account, B2B, Private Company (**Power/Steel plant/Gas & Oil Industries**), PSU and Govt. sector.

Career Highlights:-

Organization: One 97 Communication Ltd (Paytm)

Designation: Key Account Manager – Manager Grade (Education & Govt Vertical - Odisha).

Duration: June 2019 to till date.

Key Responsible Area:

- Managing **portfolio size of 320Cr.** Handling a dedicated team of **Executives** assigned to various location across Odisha to acquire quality client/Merchants to enhance portfolio size.
- Acquiring of Education/Trust/Govt & Society merchant and onboard them into our Paytm Site to generate revenue from them.
- On-boarded various Education Institute as SOA. KIITS Group, Gandhi Group, Centurion University, and on-boarded around 140 colleges in the entire state of Odisha.
- Manage existing merchants along with new Merchants to give them service and help them to drive business through Paytm.
- Acting as an interface amongst business units, technology teams and service support team to minimize service of Key Merchants & big size Education clients.
- Compliance Management, Coordination with various internal & external teams to resolve client/merchant query as per the TAT is concern
- KYC and AML Mgt of the new merchants and client. Create rapport with the top management of all size of the clientele.
- Planning for Monthly, Quarterly revenue and share pipeline with the management.
- Provided merchants VAS(Co-branded Debit Card/Access, Attendance Card & Student insurance) services along with guide then various benefits about our services which we are offering.
- Meet monthly basis log in target and focusing in enhance the portfolio size in terms volumes & Revenue.
- Dealing with all big size merchants by giving them resolution within TAT of hold payment, guide them and educate them receiving payment through various way such as POS & Payment Gateway(On us & Off us) & other digital process.
- Imparting training about our Product and service to my team to enhance their product knowledge and productivity.
- Sales Analysis, Competition tracking & benchmarking, KYC implementation with product and compliances.
- Recruitment, training and management of field sales team.

Organization: PAYSWIFF SOLUTION PVT LTD

Designation: Business Manager (Retail/Key Account Channel -Odisha & Chhattisgarh).

Duration: Feb 2018 to June 2019

Key Responsible Area:

- Managing **portfolio size of 32Cr.** Handling a dedicated team of **15 numbers of RM** assigned to Branches across Odisha and Chhattisgarh to acquire quality client/Merchants to enhance portfolio size.
- Regular follow up with the Team for new business, con-call, morning meetings product training and motivating them for achieving the sales TGT.
- Acting as an interface amongst business units, technology teams and service support team to minimize service of Key Merchants & big size Retail clients.
- Dealing with all big size merchant by giving them resolution within TAT of hold payment, guide them and educate them receiving payment through various way such as POS & Payment Gateway & other digital process.
- Regular Merchant Visit and resolve query and dealing with them for generate more revenue through using our gateway.
- Work closely across internal and partner organization departments to successfully activate new partner onto the program and delivering and achieving commitments and efficiency.
- Lead the team along with visit with them to close any big size retail chain or any corporate merchants.
- Meet the daily basis log in target and focusing in enhance the portfolio size in terms volumes.
- Provided merchants VAS services along with guide then various benefits about our service & POS.
- Compliance Management, Coordination with various internal & external teams to resolve client/merchant query as per the TAT is concern.

Organization: ICICI Merchant Service (First Data Corporation)

Designation: Business Manager of Payment Business (Retail Banking/Key Account Channel/Ecom - Odisha & Chhattisgarh).

Duration: Apr 2017 to Jan 2018.

Key Responsible Area:

- Managing 117 branches along with chhattisgarh location for ICICI bank in POS, Payment Gateway & all digital products.
- Managing **portfolio size of 120 Cr.** Handling a dedicated team of **25 numbers of RM** assigned to Branches across Odisha and Chhattisgarh to acquire quality client/Merchants to enhance portfolio size.
- Identifying customers and their requirement, meeting and tie-ups with **banks** for online payment processing business & GPRS business. Techno-commercial role- to sell tech solutions/ product to **banks**.
- Regular follow up with the Team for new business, con-call, morning meetings product training and motivating them for achieving the sales TGT.
- **Managing Sales targets spread across Liabilities, Retail Assets, Credit Cards, BL, Secured/Unsecured Loan and ETC.**
- Compliance Management, Coordination with various internal & external teams to resolve client/merchant query as per the TAT is concern.
- Acting as an interface amongst business units, technology teams and service support team to minimize service of Key Merchants & Retail clients.
- Regular Visit of Branches and update through them on day to day MIS and drive branches to meet the month wise set targets.

- Build up relationship with the BM's and RM's to generate more Leads into sales conversion and enhance size of CASA float.
- Promoting others Banking products through cross selling such as Jio wallet, Bharat QR code, Amex, Credit Card and CASA.
- Dealing with all big size merchant by giving them resolution within TAT of hold payment, guide them and educate them receiving payment through various way such as POS & Payment Gateway & other digital process.
- **Dealing with Govt, SME, Retail channels, Colleges, Education Industries and other micro financé companies to give them payment related solution to minimize cash handling.**
- **Creating BID presentations & own all RFP/RFI response along with tendering and quote the pricing negotiable pricing for acquiring new business deals of various Key Customers along with GOVT clients.**
- Regular Merchant Visit and resolve query and dealing with them for generate more revenue through using our gateway.
- Building relation with other cross function dept(TASC, GBG and Govt) to generate bulk deal of POS as well as gateway.
- Meet the daily basis log in target and focusing in enhance the portfolio size in terms volumes.
- **Risk Management & Governance** - Awareness and adherence with the KYC policy, Anti Money Laundering Policy, Mis- selling Policy, Information Protection Policy, Operational Risk, Code of Conduct and other laid down compliance norms of the **bank** as stipulated from time to time. Provide regular feedback on the changing customer needs to the SSM. Any suspicious transaction to be immediately reported to the SSM.

Organization: HDFC Bank Ltd.

Designation: Relationship Manager (Deputy Manager) - Retail Banking Channel (Kolkata, Rest of West Bengal).

Duration: Apr 2016 to Mar 17.

Job profile includes managing a merchant **portfolio of 47.2 Cr.** Handling a dedicated team of **17 Business Development Executives** assigned to Branches across Kolkata, Rest of West Bengal & Odisha to acquire quality partners, and compliance on sourcing and portfolios.

- ⇒ Demonstrated abilities in devising marketing activities & accelerating the business growth.
- ⇒ Have conducted various product launches, UAT, promotions & established strong retail networks. (Channel Partners).
- ⇒ Prompt in tapping prospects, analyzing their requirements, rendering guidance to the clients.

Job Profile:

- Work closely across internal and partner organization departments to successfully activate new partner onto the program and delivering and achieving commitments and efficiency.
- Create these partnerships keeping in mind financial and commercial plans in alignment with corporate goals to dedicated team of 19 ROs, CPV team and Risk control Team.
- Increase the volume of DCC, EMI and payzapp business.
- Customizing payment gateway solutions, Smart hub and SIDC products within the internal and RBI Regulations.

Team Management

- Leading, mentoring & monitoring the performance of the team to ensure efficiency in process operations and meeting of individual & group targets. Creating and sustaining a dynamic environment that fosters development opportunities.
- Conducting training sessions & in house forums and to boost the CRM, POS and different backend software's in order to serve customers in a better way.
- Initiate quality and compliance in on boarding of merchants, escalation procedure to counteract potential threats/vulnerabilities.
- Coverage plan/road map for Quality acquisitions.
- Focus, special initiatives, training and education to team members on money laundering, other activities to keep the merchant compliant with regulation.

Organization: Reliance Communication Ltd.

Designation: Territory Sales Manager- DST/DSA Channel/Retail Store (Cuttack, Balasore & Coastal Orissa).

Duration: June 2014 to Feb 2016.

Key Responsible Area:

- Responsible for Postpaid business through **DSA(COCO & FOFO)/DST** team in my Zone.
- Handling a team of **21 numbers of Business Development Executives.**
- **Responsible for giving training, product knowledge, skill development and enhance their negotiation skill of the team and motivating them regularly for achieving the sales target.**
- **Motivate and Drive the team on regularly to achieve the weekly and monthly target.**
- Appointment of new Channel Partner for **Post paid (Voice/Data card & Dongal Business.**
- Driving retail (individual customers) post paid business through FOS & tele caller.
- To lead Channel Management for reach, penetration, payouts, **channel ROIs, FOS productivity. Training & Development of Channel Partners.** Ensuring availability of adequate channel infrastructure.
- To increase the share of account through Channel Expansion and productivity enhancement of existing Channel. Emphasis by increasing productivity of FOS.
- Managing sales quality parameters AV/CV, CAF compliance, Zero Usage, First, Second & Third Bill Defaults etc.
- Responsible generate business of **Voice/3G data card, Plug in & play Dongals, CDMA handset and ILL business** through Channel partner as well as DST.
- Coordinate Weekly scheme for DSA FOS & Promoting New products.
- Responsible for Handsets **Primary, Revenue** Billing directly to DSA/DST.
- Participating & taking concall of the team as well as collection and Realization too.
- Taking care of Sales figure as well as the collection for the month and meet the target.
- Regular corporate visits for institutional sales/corporate sales with the team and Funnel creation.
- Developing sales & brand promotional activity.
- Increasing postpaid sales to both B2B and B2C consumers in the assigned territory, through regular sharing of product knowledge and visiting customers for demos.
- To track down competitors activities and report/act timely and channel management/ guide FOS team.
- Maintaining healthy business relationship with clients like **Power & Steel plant, SME account & many more.**
- Meeting assigned gross targets through efficient management of different channels such as Reliance E2E point, Direct Sales Associates & Direct Sales Team.

Organization: Vodafone Spacotel Ltd.

Designation: Client Relation/Retention Manager -CSD(Cuttack-Coastal Orissa).

Duration: Sept 2012 to June 2014

Key Responsible Area:

- Understood customer needs and providing solutions accordingly.
- Ensure the highest standards of service delivery and query resolution within specified TAT.
- Was **handling the Team of collection Executives** & customer complaints.
- **Provide Training to collection executives to develop their service skill which would help to achieve timely collection.**
- Timely barring, restoration, **Collection & realization**
- Flat visits and face-to-face interaction with customers to resolve their concerns.
- Was building relationship with key personnel (Authorise person) within a client site.
- Analyse customer needs and feedback and ensure continuous refinements in the services offered
- Responsible for Looking after the Churn Management, reactivation from the month wise allocation.
- Was dealing with corporate client and generating revenue and servicing the customer by providing service and provide end to end solution.
- Taken care of **collection** and ensure the collection for **Bad debt A/C** and retain the customer by providing various plan.
- Responsible of handled customers query, maintaining database of corporate as well as individual, co-ordination with all dept to generating revenue.
- Achieved the month wise retention target of Individual customer and corporate client by providing various service and churn mgt.
- Was coordinating and resolving customer service issues in a manner that retains the customer and provides opportunity to additional revenue in the future.

Organization: Kalinga Group Pvt Ltd – Mines and Metals (ISO 9001:2008 certified)

Designation: Area Sales Manager (Orissa/Jharkhand).

Duration: From Oct 2010 to Aug 2012

Key Responsible Area:

- Was responsible for **Channel Sales, Dealer & Distributor management.**
- Was handling around **200 Self and Service dealers, Authorise distributors**, PSU's, Govt sector, B2B and along with private sectors.
- Responsible to meet & coordinate with industry and various gas/oil agencies in the territory of Orissa.
- Responsible to comprise key account management including client servicing.
- Responsible for key A/cs Customer and negotiations.
- Was maintaining healthy business relationship with clients (**NTPC, NALCO, RSP, Adhunik Steels, Jindal, Bhusan power & Steel, Hindalco Power & Steel, PPL and Essar and Many more**)
- To manage and ensure close follow-up with customers/Client and convert the leads into business.
- Responsible to verify the monthly/weekly and quarterly Reports on the total sales, lead generations, and revenue generated etc.
- Generation of enquiries, studying tenders, bidding, estimation, coordinating with proposal team for suitable offer preparation.
- Need to attend techno commercial discussion and finalizing orders, coordination with clients for supplying the gas as per the requirement.
- Was taking care of Sales figure as well as the collection for the month and meet the target.
- Build up healthy relationship with the concern client/customer in the various industries for future deal.
- Man Management and relationship management in Oil & gas industry.

Organization: Samsung India Electronics Limited

Designation: Sales Officer (South Odisha).

Duration: From Aug 2009 to Sept 2010.

Key Responsible Areas:

- Was handling around **36 dealers and one distributor** of entire south Odisha territory.
- Responsible for looking after **mobile/Handset** business for couple of month.
- To develop the **WOD network** of and looking after **new MD** for better market reach to meet the target too.
- To appoint new Dealer for increasing WOD as well as service existing Dealers.
- Looking for **Primary and Secondary** sales to meet the day to day target.
- Meeting with **the Distributors & Direct Dealers** too.
- Managed primary sales of Distributor worth of **Rs.1.10 cr** of Home Appliances, CRT and LCD business per month.
- Managed primary and secondary sales worth of **Rs 13 to 15 lakhs** of mobile/Handset business of Anugul, Talcher and Dhenkanal territory.
- Day to day tracking of ISD for enhancement of secondary sales.
- Responsible for handling distribution through dealer network.
- Channel Management and Dealers network management.
- Responsible for handling entire range of product like LED, Plasma and different series of LCD (Series-3, 4, 5 6 & 7), refrigerator, AC (Windows & Split), Microwave, Washing Machines and **Mobile Handset** business as well.
- Increase no. of retail/dealer outlet from **17 to 36** in south Odisha in Appliances business. Stock verification Sales and Collection.
- Looking after the assigned territory & generating sales through the dealer and distributor network
- Developed sales & brand promotional activity.
- Was monitoring dealer and sub dealer network and providing customer service.

Previous Organization: Mirage Design Pvt Ltd (Garments Manufacturer)

Designation: Sr. Executive Sales (New Delhi)

Duration: From Jan 2005 to Aug 2009

Company Profile: Mirage Design Pvt. Limited is one of the leading international garment houses in India. At Mirage, we are lead by the belief that quality, style and reasonable price can co-exist and that is exactly what we provide to our customers. The company was founded in 1989 and is head-quarter in Delhi. It is sourcing close to 20 million pieces every year with an Annual Sourcing Turnover of \$ 60 Million

Key Responsible Areas:

- Responsible for **channel sales and channel mgt.**
- Was handling around **42 multi brand dealers/retails outlet and one super distributor** of entire northern Delhi.
- Responsible for **revenue 90lakhs to 1 cr** business generation of in the given territory.
- Responsible for generating revenue through the 5 direct Retail Stores and Retail outlet.
- Was Tracking and monitoring payment collections.

- Delivered business results through sales team and Distributor infrastructure: **Return on Investment, coverage, Stock Management, Credit in market** and etc.
- Promotional strategy, merchandising, Planning and implementation of marketing campaigns.
- To achieved the sales / revenue target from new retail outlet.
- Developed the new retail network to meet the secondary target.
- Was building relation with new retail/dealer as well as existing stores for generating more business by ongoing process.
- Had responsible for the answering all retail stores query mails and schemes and price management.
- Was Providing Price Information for both
- Resolved dealers/retail queries about the stocks within the time period.

Professional Qualification:

Master in Business Administration.

Shobhit Institute of Engineering & Technology, Shobhit University, New Delhi

Masters in International Business & Marketing Management

Education:

B.com from BJB Autonomous College, Bhubaneswar, 2000-2003.

10+2 (Com) from BJB college, Bhubaneswar, year 2000.

10th from LSH Bhubaneswar, year 1998.

Computer Literacy:

Operating System: Microsoft word, Excel, PowerPoint, **SAP FI/CO and MM.**

Personal Information:

Date of Birth	:	18 th Apr 1983
Valid Passport	:	K0289938.
Notice Period	:	Required.
Current Location	:	Bhubaneswar (Odisha)

Sangram Keshari Pradhan.