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| **Navneet Sharma**  Planner, implementer & achiever with hands-on experience in **Branch Administration, Sales & Marketing, Client Relationship Management and Business Development** with consistent record of driving improvement, operational performance & client satisfaction; targeting senior-**level assignments** preferably in **North India**  navneetpssl@gmail.com  +91- 9899525074/ 0122-318687 | |
| core24x24icons **Core Competencies** | knowledge24x24icons **Profile Summary** |
| |  | | --- | | **Branch Administration** | |  | | **Strategic Planning & Leadership** | |  | | **Channel Management** | |  | | **Business Development** | |  | | **Sales & Marketing Operations** | |  | | **Product Training Management** | |  | | **Team Management & Leadership** | |  | | **Escalation / Compliance Management** | |  | | **Strategic Relationship & Client Engagement** | |  |   personaldetails24x24icons **IT Skills**   * LOTUS, DOS, Windows, DBASE, MS Office and Internet Applications | * **Senior Banking Professional**, offering **over 22 years’** rich experience in **setting-up new unit & team right from scratch** including **Sales, Channel & Business Development & Branch Management** across **Telecom, Financial Service, FMCG sector** and so on * Skilled in **high-level branch administration & preparing people management strategies** with a fair perspective on the business environment and understanding of inter-relationships between diverse tasks * **Successfully increased business revenue** by selling products for the major brands including **Fena Soaps & Detergent, Parle Frooti and Bailley Mineral Water, Gillette** in all ranges like **Grooming, Personal Care, Oral Care and Batteries, ICICI Bank** productslike **Liability, Home Loan and LAP Business** across Jammu and Kashmir Western & Eastern Uttar Pradesh, North & West Delhi, Central Delhi region * Proven skills in **establishing quality standards for various operational areas**; implementing quality systems & procedures to ensure high-quality customer experience while adhering to **TAT** * **Significant contributor in maximizing revenue growth**, operational performance & profitability and in controlling costs * Contributed to the success by managing, reviewing and **undertaking appropriate trading activities for clients**, consistent with the investment philosophy, investment guidelines and client needs * **Keen customer centric approach** with excellence in addressing client priorities & resolving escalations, thereby attaining high business & compliance score * Enhanced **organizational reach and market share through** combined multi-disciplinary experience; managed **key** **accounts**, and maintained a **long-term relationship with customers** * **Key People Leader**, who has successfully led, retained and motivated teams towards growth & success; **managed 30 members** to develop business through different channels while ensuring smooth branch operations |
| **Z:\Approved_ResDev_Repository\Formats\Visual Resume Formats 2015-16\Icons\awardcup24x24icons.png Notable Accomplishments Across The Career**   * Achieved **100% Time, SA Float** & **Number target** in 2006 - 2007 * Bagged **Best Performance Award** in all categories in the year 2005; recognized for **achieving 120% of assign targets** * Managed a **wide network of 45 stockists**, **04 super stockists and 85 sub-stockists**; appointed **new stockist** to ensure sales growth in the territory * Successfully **achieved sales plan of every product** group with a sales team of 04 TSIs * Fostered **lasting relationships and promoted organic growth** with customers through value-added strategic engagement & alliances and execution of consultative solutions with **Key High Net-worth Individual Accounts** * Conceptualized and developed **new business strategies** which led to an increase in business to **enhance revenue and top-line & bottom-line growth** through turning around loss making branch into **Profit Centres** * Delivered transformational solutions by implementing **improvement methods** and **designing innovative systems** with focus on **improving customer satisfaction index** and generating high value propositions to clients * Designed the **best portfolio for clients**, with a judicious mix of investments in mutual funds, structured products and insurance and **developed financial solutions** for clients, provided investment advisory and **generated alternatives** for ensuring maximum ROI * Supervised **complete management of routine cluster operations** & administration including legal & statutory requirements in branch banking * Led, **managed & monitored the performance of team members** to ensure efficiency in operations and meeting of individual & group targets   exp24x24icons **Work Experience**  **May’20 Shinhan Bank, Delhi as Retail Head**  **Key Result Areas:**   * Appraising/ underwriting the loan applications; analyzing financial condition of high risk and high visibility clients and recommending courses of action including necessary risk mitigation * Developing strategy & plans for organization’s business operations; conceptualizing new business strategies which is leading to an increase in turnover & profitability of the organization * Developing & executing a robust key account management and shopper strategy for target accounts, including of right mix of tactics and long-term drivers to develop and partner with any customer * Developing periodic business plans & strategies, in coordination with plans of organization and planning individual/ team assignments to achieve the preset goals within quality & cost parameters * Generating business through client acquisition, customer servicing, data capturing, product cross-selling, creating awareness, socializing innovative strategies and lead generation from other department’s staff * Interfacing with clients for understanding their requirements & suggesting the most viable solutions/ products and cultivating relations with them for customer retention & securing repeat business * Steering diverse responsibilities including strategy planning & execution for business expansion; overcoming complex business challenges and taking high-stakes decisions using experience-backed judgment, strong work ethics & irreproachable integrity * Mapping requirement & recruiting new members to strengthen sales pipeline/channels; ensuring regular training & development sessions for entire teams on all the products * Developing product concept, launching strategy, executing plans, determining ROI as well as managing market survey, testing, distribution & pre & post launch promotions for new product launches * Building & maintaining excellent business relationship with new & existing privileged customers; driving NPS (Net Promoter Scores) through quality sourcing and digital activation * Liaising with the existing & new channel partners in order to achieve the set target, along with identifying and developing reliable dealers / distributors for increasing market visibility   **Highlights**:   * Formulated and executed strategies that leveraged tremendous opportunities of growth in revenue * Conceptualized and developed new business strategies which led to an increase in business * Ensured all components of the branch sales model function as per design * Engaged in complaints management and reviewing Branch Operations reports * Confirmed compliance with banking rules, regulations & procedures; ensured due diligence done for suspicious accounts * Owned all branch-banking objectives and overall branch supervision; ensuring achievement of overall branch targets by generating business and cross-sales; supervised all High Net Worth customer programs   **Apr’06 – May’20 with ICICI Bank Limited, Delhi**  **Growth Path:**  Apr’06- Apr’07 as Sales Manager - NCA (New Customer Acquisition) for Retail Liabilities Group, taken care deposit products (SA & FD)  Apr’07- Apr’09 as Regional Sales Manager - NCA (New Customer Acquisition) for deposit products in new launched branches in South Delhi with team size of 08 Sales Manager and 70 Sales Executives  Apr’09- Jul’09 as Regional Sales Manager NCA (New Customer Acquisition) for SA & NRI business Transferred in West Delhi  Jul’09- May’11 as Branch Head - Lawrence Road  May’11 – May’16 as Regional Head Sales Mortgages for DMA Business  May’16 – Jun’18 as Regional Head Mortgages – Uttrakhand & West U.P.  Jun’18 – May’20 as Regional Head Mortgages - Central Delhi and Ghaziabad for DMA Business  **Highlights:**   * Spearheaded the Home Loan & LAP Business development operations across West, North & Central Delhi through Bank Branches with a team of Branch Sales Managers & Relationship Officers * Contributed in designing sales’ schemes, planned events & organized campaigns to generate leads from ICICI Bank customers * Serviced key accounts and built rapport with ICICI Bank’s PPA (Power Pay Accounts) Companies & Empanelling builder project in the bank for getting Direct Allotment business * Directed the conceptualization & implementation of competitive business strategies & revenue plans to maintain service level excellence across the branch; implemented measures to improve productivity & efficiency   **Significant Accomplishments:**  **As Regional Head Sales Mortgages:**   * Successfully increased the: * Distribution by increasing **active branch numbers to 78** * **Branches productivity** * Manpower distribution strength from **12 to 52 numbers** * Monthly sanction numbers from **45 files to 125 files** & monthly disbursement from **15 crores to 35 crores** * **Ranked Amongst Top 5 in India in Selling Third Party Insurance Products** for **3 consecutive years** and awarded many times on being topper * **Managed all transaction processes** and delivery of services; **provided services to existing customers** and administered all aspects of customer relationships * **Initiated coaching & training** all staff in the branch about relevant subjects, processes, documentation, regulations and so on, hence enhancing the overall productivity of the branch   **As Branch Head**   * Led Sales Manager, SO, Counselor Team at respective branch/ field level * Achieved targets of cross-selling Asset, LI, GI, Mutual Funds and Gold Coins * Ensured the target achievement of NII & fee products and the profitability for assigned branch/ territory * Successfully developed new customer for CASA, NRI, TASC and Salary * Bagged the All India HH Focus contest for saving & privilege accounts in 2006 * Conferred with the North HI-FLIERZ Award for outstanding performance in saving account float in 2009 * Spearheaded succession planning and all team members qualified in Boyz To Man contest in 2009 * Achieved 100% Time, SA Float & Number target in 2006- 2007   exp24x24icons **Previous Experience**  **Apr’04 - Apr'06 with Gillette India Limited, Delhi as Territory Sales In-charge**  ***Products Managed****: Grooming, Personal Care, Oral Care and Batteries*  ***Area Covered****: North & West Delhi*  **Apr’02- Apr’04 with BPL Soft Energy System Limited, Varanasi as Sr. Sales Officer with**  ***Products Managed****: BPL Dry and Alkaline Batteries*  ***Area Covered****: Eastern Uttar Pradesh*  **Nov’99 - Apr’02 with Parle Sales & Services Limited, Agra as Sales Officer**  ***Products Managed****: Parle, Frooti and Bailley Mineral Water*  ***Area Covered****: Western Uttar Pradesh*  **Jun’98 - Nov’99 with FENA Limited, Jammu & Kashmir as Management Trainee**  ***Products Managed****: Fena Soaps and Detergent*  ***Area Covered****: Jammu and Kashmir* | |
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| education24x24icons **Education**   * **1998**: Post Graduate Diploma in Management from Shiva Institute of Management Studies, Ghaziabad (Approved by A.I.C.T.E., Government of India, Ministry of HRD) * **1995**: Bachelor of Science (Mathematics) from C.C.S., Meerut University   exp24x24icons **Industrial Training**   * Completed industrial training with SONY India Limited, Delhi on, “Dealers Satisfaction through Company Policies” during Jun’97- Aug’97   Description: exp24x24icons **Workshops**   * Attended workshop on 'Service Plus', service beyond customer expectations * Seminar on 'Improving Quality of Work and Life'   education24x24icons **Academic Projects**   * **Title:** Marketing Share of PEPSI & COKE in Ghaziabad City * **Title:** Impact of Steelwork on Wood Industry * **Title:** Market Position of CIPLA Medicine (Ciplox & Lanzol) in Hapur City   personaldetails24x24icons **Personal Details** | |
| **Date of Birth:** 20th May 1975  **Languages Known:** English & Hindi **Present Address:** 876 Vikas Kunj Vikaspuri New Delhi - 110018  **Permanent Address:** 2-1/1500, New Shiv Puri, Hapur – (245101), Uttar Pradesh | |