

Vishwajeet Tambekar

Sales & BD Professional - Financial Services

Panvel, Navi Mumbai

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"A multi-faceted professional, skilled in blending creative intellect and sharp planning skills, towards Strategic Business Planning, Partner Integration & Business Development. Focused on applying best practice guidelines, visualizing, inventing (new ideas) and transforming corporate vision into reality".

CORE COMPETENCIES

Industry Knowledge
Strategic Business Planning
Branch Administration
Service Delivery
Sales & Business Development
Credit Lending Services
Duediligence & Risk Management
Scrutiny, Sanction & Disbursals
Market & Competitor Analysis
Business Growth & Continuity
Channel Management
Client Relationship Management
Process Improvement
MIS & Business Reporting
Team Building & Leadership

CAREER HIGHLIGHTS

Delivered repeated success stories on, Sales & Marketing, Key Account Management, Client Relations, Channel Management and Team Management.

Conceptualized strategies on customer engagement for key sales metrics, enhanced penetration in client portfolios.

Dealer & Sub Dealer Tie-Ups and Loan Mela in Two Wheelers Loan Departments and in Unsecured & other Loans tie-ups with Local CA & DSAs, Connectors for business generation activities.

PROFILE SUMMARY

- An astute professional with 20+ years of progressive experience within the Financial Services & Banking domain for Strategic Planning, Sales & Marketing, Business Development and Team Management
- Strong business acumen with skills to remain on the cutting edge, with specialized and in-depth knowledge of Branch Administration and Customer Outreach
- Deep understanding of key business drivers for Two-Wheeler. Personal, Unsecured & Secured Business Loan, Loan Against Property, Home Loans, Car & Commercial Vehicle Loans, Life & General Insurance business
- Adept in building & maintaining relations with key decision makers, establishing large volume, high profit accounts with excellent levels of retention and loyalty
- Skilled in turning around underperforming business, enhance value of business units through collaboration, best practice identification and implementation

PROFESSIONAL SCAN

Branch Head, Kolhapur

Urban Money Pvt Ltd, since June 2022

- Corporate DSA for Nationalized Banks, Private Sector Banks & NBFCs, offering all types loans
- Appointing Connectors for identifying and generating business from potential customers for banks & NBFCs whom we represent
- Generating average business of ₹ 10 Cr per month

Senior Manager, Kolhapur

Ruloans Distribution Services Pvt Ltd, Jun – Nov 2021

- Strategized & executed a robust engagement plan, product portfolio, resource allocation, and generated business for Home Loans, Personal Loans, Credit Cards, Business Loans, Balance Transfers, etc.
- Developed a strong network of customers in the region, retaining existing customers and building new ones
- Realized ₹ 3 Cr business per month

Mapped local areas to identify new customers, cross-selling and opened new markets to improve business.

Utilized social media, newspaper advertising, local partnerships, referral programs and local event sponsorships for marketing and promotional activities.

Prioritized staff training, implemented technology for customized solutions, and empowered staff.

Reducing risk exposure by appointing good verification agencies like; CPV, RCU & Collection Agency.

Embedded the culture of Customer First through FTR (First Time Right) login, eliminating repetitions and using advanced technology to reduce cost.

Developed sales talent by leading from front in identifying business opportunity, thereby achieving YoY growth & revenue growth objectives.

Induced the culture of knowledge management, focusing on people development, talent retention, up-skilling, role enhancement.

Worked out market mapping for better market penetration and thereby improved Gross Written Premium.

Focused on operational excellence, generating revenue, driving standardization, and streamlining business processes.

Increased product density by cross selling & up selling products to new and existing customers.

Maintained Data on Revenue Generated, Net Income, Customer's Information, their needs to scrutinize and comprehend vital metrics and detect fraud in revenue turnover.

District Sales Manager, Kolhapur

Kissht India Pvt Ltd, Feb 2019 – Dec 2019

- Handled the portfolio of Personal Loan
- Developed business, maximizing sales and profitability from Kolhapur District with a team of 2 Executives managing 85+ franchisees
- Appointed 21 paid franchisees within 1 month of joining
- In a span of 11 months, appointed 85+ franchisees
- Took additional charge of Sangli District in May 2019
- Received "Outstanding contribution Award" in 2019

Recruitment & Development Manager, Kolhapur

Kotak Life Insurance Co Ltd, Jun 2017 – Oct 2018

- Engaged in recruiting, training & grooming a team of 20 Financial Advisors
- Planning and setting targets of policies & upgrades for the entire team
- Driving productivity initiatives, supporting their progress by providing strategies, feedback, and effective marketing campaigns
- Successfully recruited highest number of advisors
- Won contest for Highest Business Login & Policies within a month of joining the company
- Won 3 Best Recruiter of the months Certificate and Best Business Contribution Award Trophy

Senior Sales Manager, Kolhapur

Fullerton India Credit Co Ltd, Mar 2007 – Feb 2017

- Joined as Relationship Officer for Personal Loan and reached the level of Senior Sales Manager in 2012 with major contribution in Insurance Cross-Sales
- Initially generated business from Unsecured Loan for salaried customers thru direct sales
- After two years Unsecured Business Loan was added and DSA, and connectors sourcing was allowed
- By then, my team size of DSA and Connectors was more than 100+
- With focus on performance, prepared business plans to support corporate objectives, creating of strategic roadmaps for aggressive revenue growth initiatives
- Offered operational leadership for increasing conversion rates, longer term customer relationships and increasing customer lifetime value
- Guided team by strategizing & executing a robust engagement plan, product portfolio, resource allocation, right mix of marketing tactics and 'Go to Market' policies
- Built a high-performance team, coached, and mentored them, inspired & guided them to delivery under pressure
- Received "4 of Ace Program Awards & Certificates" and won "Business Head Appreciation Certificate" for Outstanding Business Performance
- Actively developed new channels, expanded existing network, ensure deeper market penetration
- Was always amongst the Top 3 Performers PAN India
- Was PAN India Topper in tier three Cities for Contest held in the year 2015

PERSONAL ATTRIBUTES

- An out of the box thinker
- Enthusiastic, creative & lead by example
- Demonstrated ability to meet deadlines and objectives
- Realistic optimism
- Read people and adapt to necessary management styles
- Ability to work in multi-cultural environment
- Calm under pressure
- Meticulous attention to details
- Multi-tasking
- Possess great capability to make decisions where precedents are not established
- Capable to work independently or cooperatively as part of a team to meet mission deadlines
- Strong work ethics
- Effective Communicator

ACADEMICS

Bachelor of Commerce,
Pursuing from Kolhapur
University, 2021

CERTIFICATION

IRDA – 2015
MH-CET – 2004

PERSONAL INFO

Address: Flat No 18,
Tulasi Angan Apartment,
Sector 6, New Panvel,
Navi Mumbai - 410206

Date of Birth: 26th December 1977

Social Status: Married

Languages Known: English, Hindi
& Marathi

References: Can be made
available upon request

Team Manager, Kolhapur

ICICI Bank Ltd (Two-Wheeler Loan), Jun 2006 – Feb 2007

- Managed the business operations of Two-Wheeler Loan in the Konkan Region
- Led a team of 25+ Sales Executive & Support Staff
- Drove the sales team in generating new accounts / business and achieve the targets
- Always had been a top performer within Kolhapur Hub
- The most successful Loan Mela History of Ratnagiri City ever, where we sold 100+ Two-Wheelers from one Dealership in just two Days and their disbursement was also given to the dealership within two days

Team Manager, Kolhapur

HDFC Bank Ltd, (On Payroll of Pamac Fin Serve Ltd),
Apr 2004 – Jun 2006

- Joined as Senior Sales Executive for Two-Wheeler Loan, later in Sep 2004 was promoted as Team Manager, leading a team of 8 members for Branch Cross-Sales for Kolhapur, Sangli, Karad and Ratnagiri locations
- In addition to Branch Cross-Sales, I was also managing inventory funding of Two-Wheeler products
- Created the sales plan in accordance with the business objectives of the organization
- Designed and executed innovative merchandising promotional plans to ensure cost effective reach to the targeted audience group
- Supported dealers' marketing efforts, collaborated with them to execute various marketing plan and branding activities
- Budget planning, submission, forecasting & monitoring their development, managing operations within the budget and drive cost savings through efficiency levers

Team Manager, Kolhapur

Tata Finance Ltd, Dec 1999 – Mar 2004

- Started career as Canvasser and later in Mar 2001 was promoted as Team Manager (Assistant Branch Manager)
- Led the Two-Wheeler Finance Business across the region
- with a team of 60+ Executives along with Dealers from Kolhapur, Sangli, Ichalkaranji, Karad, Chiplun, and Belgaum in North Karnataka
- Undertook various sales & marketing activities for enhancing brand awareness
- Developed training & development initiatives for improved performance, productivity, etc., setting up sales objectives and guiding them to achieve it
- Created informative and promotional literature on products practices, Road Shows, Demos, Rallies, and other sales promotional activities.
- Providing after sales support to Distribution channel for promotion and placement of products
- Achieved the revenue targets year-on year
- Stood amongst the Top Three performers PAN India
- Won numerous Branch Level Awards