

Pankaj Kishor Gharate

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Competency Purview

Strategy Planning
Product Management
Marketing and Sales
Business Development

**Seeking assignments in Business Operations,
with focus on Market & Revenue Expansion,
with an organization of repute
Sector: Banking // Financial**

Competency Purview

Sales Operations
Client Relationship
Management
Channel / Team
Management &
Training

- An incisive professional with **around 10 years** of experience and **presently serving as Trade Acquisition Manager – Retail Trade & Fx Services HDFC Bank Ltd, Transaction Banking, Mumbai, India.**
- A proactive leader and planner with expertise in market plan execution account, management, pre-sales efforts, competitor and market analysis, and targeted marketing.
- Attained proficiency in **Business Development & Sales** activities
 - Breaking new avenues & driving sales growth.
 - Establishing brands & bagging breakthrough orders.
 - Proactively conducting opportunity analysis by keeping abreast of market trends and competitor moves to achieve market-share metrics.
- Adroit at planning and achieving the sales targets, handling new product launches, managing large network & sales activities in the area: managing, developing, and training the Channels.
- Successfully spearheaded Channel teams to achieve bottom-line objectives with proven abilities in assessing and tailoring business development programmes.
- Exceptional leadership, organizational, communication, interpersonal, analytical, and problem resolution skills.

BUSINESS SKILLS

- ✘ Assisting in Managing profit centre operations with the view to achieve the business (sales volume, value & market share) objectives and ensuring top line and bottom line profitability.
- ✘ Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst the team members.
- ✘ Formulating & implementing strategies and reaching out to unexplored market segments/ customer groups for business expansion.
- ✘ Organizing several promotional campaigns / product presentations to facilitate new product development with major focus on brand establishment; market penetration and ameliorate business.
- ✘ Gathering market intelligence, tracking competitors' activities & providing valuable inputs for fine tuning the marketing strategies.
- ✘ Identifying and networking with financially strong and reliable channel partners, resulting in deeper market penetration and improved market share. .
- ✘ Building & maintaining relations with clients, generating business from the existing accounts and achieving profitability & increased sales.

CAREER CONTOUR

Nov'11 to Mar'14 with Standard Chartered Bank, Mumbai as Relationship Manager

Growth Path

Role as Relationship Manager – Medium Enterprises

- ✧ Developing business in and around the region; focusing on NTB relationships through the branch network, Referrals , and Open Market for selling of Working Capital products and local products / services to on board customers.
- ✧ Personal responsibility for lending portfolios of INR 4000 Mio and managing clients ranged from privately held corporations to small to mid-size businesses.
- ✧ Evaluated and performed in-depth credit analysis recommending loan renewals, modifications, and new deals.
- ✧ Proactively monitored and visited clients to conduct independent review of credit quality, client risk/exposure, and risk ratings to ensure compliance with terms and conditions of legal documents for an assigned portfolio.
- ✧ Drafted detailed reports regarding the nature of a business, causes of loan default, summary of servicing action, liquidation efforts, and action taken to pursue the obligor/guarantor; submitted documents to the Business Administration with an aim to recover 50% of the bank's loan balance.
- ✧ Analyzed management, industry, company competitors, financial performance.
- ✧ Identified, built, and maintained more than 8 new SME relationships over a 20 month period and generated on average monthly outstanding of INR 30 Mio – INR 40 Mio.
- ✧ Maintaining cordial relations with the operations units of Standard Chartered Bank and Internal Banking Centers (Branches).
- ✧ Referring customers to Private Banking Team for their personal banking needs.
- ✧ Ensuring that the compliance of Standard Chartered Bank operating guidelines is being followed.
- ✧ Deepening relationships for Buyers Credit, Forwards & Vanillas Trade Products.
- ✧ Ensuring the monthly through put of volumes & income will be achieved.
- ✧ Assisting in managing events like seminars, High Tea and worksites, and execute the same with business focus.
- ✧ Maintaining NIL KYC error rate as agreed with the bank quality standards.

Aug'09 –Nov11 with HDFC Bank Ltd, Mumbai as Sales Manager

Aug09- Nov11 Sales Manager – Retail Trade & Fx Services

Role as Trade Acquisition Manager – Retail Trade & Fx Services

- ✧ Developing Trade Liabilities business in and around the region; focusing on NTB / NTT relationships through the branch network, Referrals , and Open Mrkt, cross selling of Working Capital products and local products / services to on board customers.
- ✧ Maintaining cordial relations with the operations units of HDFC Bank and Internal Banking Centers (Branches) in Mumbai Area Management.
- ✧ Referring customers to Business Banking Team for their Advances banking needs.
- ✧ Ensuring that the compliance of HDFC Bank operating guidelines is being followed.
- ✧ Acquiring relationships for Buyers Credit, Forwards & Vanillas Trade Products.
- ✧ Ensuring the monthly through put of volumes & income will be achieved.
- ✧ Assisting in managing events like seminars, High Tea and worksites, and execute the same with business focus.
- ✧ Maintaining NIL KYC error rate as agreed with the bank quality standards.

July'07-Aug'09 with Barclays Bank Plc, Mumbai as Senior Sales Officer

Growth Path

July'07-Dec'08	Senior Sales Relationship Officer- BBG, Mumbai
Jan'08- Aug'09	Senior Sales Relationship Officer – Trade Liabilities, Mumbai

Role as Senior Sales Relationship Officer – Trade Liabilities

- ✘ Developing Trade Liabilities business in and around the region; focusing on NTB relationships through the branch network, deposits, and remittances, cross selling of Working Capital products and local products / services to on board customers.
- ✘ Maintaining cordial relations with the operations units of Barclays India and International Banking Centers in UK Area Management.
- ✘ Referring customers to Barclays UK for their local banking needs.
- ✘ Ensuring that the compliance Indian operating guidelines are being followed.
- ✘ Acquiring relationships for Buyers Credit, Bill negotiations, Post shipments finance.
- ✘ Ensuring the monthly through put of volumes will be achieved.
- ✘ Strategizing to achieve referral targets on Premier Banking & Latitude Club.
- ✘ Assisting in managing events like seminars, exhibitions and worksites, and execute the same with business focus.
- ✘ Maintaining NIL KYC error rate as agreed with the bank quality standards.

Role as Senior Sales Relationship Officer –Acquisitions BBG & Liabilities

- ✘ Acquiring customers for asset products like Cash Credit, Over Draft, BG. LC (Local / Import).
- ✘ Lead generation through the team of referral partners.
- ✘ Responsible for developing profitable and quality business to ensure profit targets as agreed.
- ✘ Handling cross selling of third party products like Life Insurance, mutual funds, Credit Cards, Personal Loans.
- ✘ Generating profits as per full time employee for the channel.
- ✘ Maintaining the compliance of the process as per the regulatory/bank guidelines with regards to KYC.

Notable Highlights

- ✘ Taken several initiatives like running contests to boost employee motivation thus to keep up the momentum.
- ✘ Taken initiatives to participating in get together events in clubs and associations, presentations in corporates.
- ✘ Taken ownership to cross sell products by engaging self with the team through learning and development model.
- ✘ Streamlined by regularizing several check points to reduce KYC errors thus ensuring quality of accounts.
- ✘ Conducted reviews, work shops, with the individuals in order to resolve issues affecting business plan.
- ✘ Secured the 5th position (MUM) in the month of March with a performance of 225%.
- ✘ Achieved a performance of 516% in the month of July 2008 on Fx Earning.
- ✘ Stood No. 3 PAN India for a month in the rise of the stars Premier acquisition contest.
- ✘ Achieved total acquisition of 20 Cores in the span of 17 Month as SSRO BBG.
- ✘ Maintained Nil KYC error for the team through out the tenure.
- ✘ Managed to perform more than 250% for a quarter on deposit sales in 2009.
- ✘ Stood No 1 consistently through out in the team for the year 2008.
- ✘ Achieved in adding sizeable new to bank customers for the bank in 2008 & 09.
- ✘ Best in bringing new to the bank Premier customers for the BBG.
- ✘ Been efficient in generating revenues for the BBG on various products lines.

Apr'06-Jul'07 with HDFC Bank Ltd., Mumbai as Sales Officer

Role

- ✘ Acquiring Liabilities business for Bank.
- ✘ Strategizing to achieve current account float targets, referral insurance & investments, referral targets on personal and home loan.
- ✘ Consistently achieving individual targets fixed by the company.
- ✘ Generating business from "HNIs" and sustaining these relationships.
- ✘ Organizing promotional activities like worksites, road shows with emphasis on giving presentation & tele calling, & other local area awareness products.
- ✘ Responsible for generating leads for all the mutual fund products and Fixed Deposits.

Notable Highlights

- ✘ Taken several initiatives like running contests to boost employee motivation thus to keep up the momentum.
- ✘ Distinction of attaining 150% and above in individual scores.
- ✘ Helped the branch to stand PAN India consistently for book value in 2006 & 2007.
- ✘ Streamlined by regularizing several check points to reduce KYC errors thus ensuring quality of accounts.
- ✘ Achieved Best CSE Award in the month of September 2006.

- ✧ Achieved total acquisition of 100 Crores in the span of 14 month as CSE.
- ✧ Maintained Nil KYC error for the team through out the tenure.
- ✧ Managed to perform more than 250% for an October on NTB in 2007.
- ✧ Acquired first relationship for CMS for the Branch on collection basis.
- ✧ Stood as back bone to manage TPP product business for the branch.

**May'05-Mar'06 with Vyankatesh Services (Channel Sales -), (A Business Partner of Xerox India Ltd.) Nashik
as Team Leader**

Role

- ✧ Accountable for the promotion of the products of the Company.
- ✧ Responsible to achieve the monthly goals for the team.
- ✧ Responsible to train the Tele-callers with an aim to generate leads for the Partner.
- ✧ Responsible to work on the renewals and ensure proper collections for the Partner.

Notable Highlights

- ✧ Played a significant role in doing corporate sales numbers for corporate partner.
- ✧ Been support to the Tele marketing executives helping them to generate leads consistently.
- ✧ Been instrumental in conducting road shows and seminars for the brand to reach out to the customers with an aim to prospecting and selling.

ACADENIA

- ✧ MBA from ICFAI in 2010.
- ✧ B.A. Economics from Hajarimal Somani College of Commerce & Arts, Mumbai in 2004.

PERSONAL DETAILS

Date of Birth : 15th June 1983

Permanent Address : 64/B, 4th Floor, R.B. Bansilal Bld. J.S.S. Rd, Opera House, Mumbai – 40004

Place: Mumbai

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