



# SAURABH SUMAN

Regional Sales Manager (Senior Manager)

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***A Visionary Professional targeting roles in Retail Banking and Mortgage Loan departments within the BFSI & NBFC Sector. Open to relocation across major metro cities like Delhi NCR, Mumbai, Lucknow, Patna, and Kolkata, showcasing a strong track record of success in the Banking and Financial Industry.***

## Profile Summary

- With over 11 years of extensive experience in the banking sector, specializing in **retail banking and mortgage loan** departments within the BFSI industry.
- Currently serving as a **Senior Manager at Federal Bank Limited**, demonstrating expertise in sales verticals, particularly in asset and liabilities for retail banking.
- Proficient in key skills such as **business system analysis, requirement gathering, agile methodologies, project management, and client/stakeholder management.**
- Recognized for **achieving AAA ratings consistently for 6 years**, showcasing exceptional performance in insurance and **CASA penetration.**
- Leadership experience in implementing innovative projects like **CLAPS for Retail and Corporate Lending**, resulting in streamlined processes and improved customer experience.
- Well-versed in **credit risk analysis, financial reporting, and critical thinking**, contributing to the growth and success of the organization.
- Recent achievement includes leading the digital onboarding of **ETB Clients**, increasing customer footprints **by over 40% on the bank's platform.**
- Skilled in **solution assessment, validation, and documentation**, with a focus on continuous improvement and innovation in the banking sector.

## Competencies

Risk Assessment Management  
 Financial Stability  
 Sales Activity Management  
 Customer Experience Enhancement

Digital Transformation  
 Innovation in Banking  
 CRM Platforms

Compliance Strategies  
 Customer Engagement  
 Retail Loan Processes

## Awards & Highlights

- Collaborated with stakeholders to enhance banking products, fostering innovation and growth.
- Led digital transformation initiatives aligning with the bank's vision, promoting continuous improvement.
- Implemented risk assessment solutions to enhance risk mitigation capabilities and ensure financial stability.
- Top performer throughout the year (Volume of Loan Disbursement).
- Qualified all the campaign within the bank such as (Saharsa Campaign by RBD).

## Work Experience

**Apr'2015 to Present: Regional Sales Manager (Senior Manager) at Federal Bank Limited**

### Growth Path:



### Role:

- Orchestrated sales operations in the retail banking and mortgage loan departments, ensuring strategic growth and market penetration.

- Leading a team of 12 professionals, overseeing sales activities, and managing client relationships effectively.
- Implementing cost control initiatives and streamlining supply chain processes to enhance operational efficiency.
- Supervising overall operational performance of the Team, generating business as per the management requirements and achieving set targets
- Leading and heading a team for managing end-to-end banking sales & operations of both liabilities and Assets across different locations
- Establishing and executing goals, short & long-term budgets, developing business plans for accomplishment of target and goal of the teams
- Conceptualizing and executing strategic and operational plans for the team for all round development of banks
- Evaluating the performance of teams and ensuring generation of leads for CASA; achieving CASA balances target of the team, aggregate cross- sell points targets
- Rendering Loan & Insurance services/products; interacting with key decision makers in various organizations for generation of new / additional business
- Formulating the competent strategies with a view to penetrate new accounts & expand existing ones for a wide range of asset / liability products and services
- Acting as an escalation gate; addressing and resolving client queries/complaints pertaining to banking products which resulted in achievement of customer satisfaction matrices
- Using sales forecasting for ensuring the sale & profitability of products; analysing business developments and monitoring market trends; identifying, evaluating & executing marketing strategy based on business objectives
- Controlling & monitoring team resources i.e., operating staff, sales team as well as the relationship manager channel for business acquisition and achievement of budgets
- Identifying the prospective clients, generating business from new accounts; acquiring, developing & servicing long-term relationships with High Net Worth Individual (HNI) clients for achieving targeted business
- Undertaking credit risk analysis, financial reporting, and critical thinking exercises to drive business success.

#### **Achievements:**

- Executed the CLAPS project, decreasing TAT from 3 WD to 1 WD, thereby enhancing retail loan processes and elevating customer satisfaction.
- Led the digital onboarding of ETB Clients, automating non-transactional activities, and increasing customer footprints by 40% on the bank's platform.
- Introduced BYOM for Pre-Approved Personal Loan, enabling disbursement within 10 minutes, and implemented a sophisticated CRM platform increasing customer engagement by 27%.
- Empanelled over 50 DSA and 100 connectors, approved 65 under-construction projects, and achieved a 45% insurance penetration in the loan book.
- Managed centralized loan automation processing systems, online approval of DSA codes, and optimized project approval processes for efficiency.

### **2012 - 2014: McDonalds as Asst Restaurant Manager**

#### **Education**

- PGDBF in Banking and Finance, Manipal University Bangalore, 2015
- B.Sc. in Hotel Management, IHM Kolkata, 2012

#### **Projects Undertaken**

- Centralized Loan Automation Processing System
- CX-CoE/CRM Implementation
- Bills Submission through HRMS
- BYOM for Pre-Approved Personal Loan
- Digital Onboarding of Existing Customers
- Online Approval of Channel Partner's Codes
- Streamlined Project Approval Processes

#### **Certifications**

- JAIIB Certification

#### **Personal Details**

- Date of Birth: 1<sup>st</sup> July 1990
- Languages Known: English & Hindi
- Current Address: 506- B wing Raj Umang -1, Ashokvan, Shiv Vallabh Road, Dahisar, East Mumbai
- Permanent Address: Flat - 101 Friends Garden, Road Number -1 (Ext) Rajbanshi Nagar Patna -800023