Sainath Arun Chatterjee

SALES MANAGER – Business Development, Client Relationships & Product Roadmap

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SKILLS

- **Sales strategies & Deal Structuring**: Vendor management, stakeholder alignment, and closing complex sales deals.
- **Operational Efficiency**: Streamlining workflows, resource optimization, automation, and KPI-based tracking.
- **Lean Six Sigma**: Inefficiency identification, scalable solution implementation, system monitoring enhancement.
- **Client Onboarding & Optimization**: Onboarding cycles, solution demos, customer lifetime value improvement.
- **Product Lifecycle Management**: Roadmap planning, requirements gathering, go-to-market strategy, and audit.

WORK EXPERIENCE

Independent Contractor – Life Insurance **January 2025 – Present**
Self-Employed *Canada*

- Facilitated 50+ clients build tailored financial plans based on individual needs and long-term goals by analyzing income, liabilities, lifestyle priorities, future financial risks for lasting financial confidence, clarity, and lifelong peace of mind.
- Advised 30+ individuals and 10+ small businesses on insurance and retirement solutions, including tax-deferred savings, coverage gaps, estate planning, aligning strategies with evolving financial objectives for sustainable wealth protection.
- Distributed timely support to over 100 clients by resolving policy inquiries, claim disputes, documentation issues, achieving a 98% satisfaction rate, improving retention through prepared and Outcome-driven client communication.

Technical Sales Manager **March 2024 – December 2024**
Digital Module Enterprise Ltd *British Columbia*

- Prospected 85% of SMB accounts using CRM, cold calls, and referrals, driving POS, digital signage, marketing sales through strategic outreach, client segmentation, optimized scheduling across competitive territories with precision.
- Maintained CRM accuracy, prioritized leads, decreased sales cycles by 18%, and collaborated with sales engineers on POS setup, cut technical queries 30%, and accelerated implementation through advanced workflows, documentation.
- Delivered technical demos, performance reviews to key decision-makers, increasing lead-to-close ratio by 25% through precise feature-benefit presentations tailored to client needs, while enhancing engagement via prepared feedback loops.

Chief Manager **March 2017 – September 2023**
ICICI Bank Ltd *India*

- Directed onboarding for 25+ top brands under no-cost EMI, boosting average loan value per transaction by 25%, increasing monthly revenue by Rs. 50 Cr through strategic partnerships, stakeholder coordination in lending ecosystems.
- Elevated underwriting TAT by 20% through API integrations and analytics, speeding up eligibility checks and reducing delays; managed digital NTB journey with teams, increasing funnel conversion by 33% via UX changes, policy updates.
- Conducted sales training and MIS reporting for merchant networks, scaling EMI penetration across cities and markets by leveraging data-driven techniques, regional customizations, structured strategies for consistent nationwide expansion.

Deputy Manager – Application Fulfilment Unit **April 2014 – March 2017**
HDFC Bank Ltd *India*

- Directed credit underwriting compliance by reviewing over 150 monthly cases, reducing credit risk exposure by 22%, and ensuring strict audit protocol adherence across three teams, improving reporting accuracy and operational control.
- Mechanized document verification processes, cutting errors by 18% and accelerating credit approvals by 15%; coordinated backend operations to improve SLA adherence by 25% and audit scores by 30% across four verification groups.
- Tracked exception handling metrics and maintained real-time resolution workflows to preventive prevent backlog issues, reducing declined or duplicate records by 40% and over 24 months through enhanced tracking tool enhancements.

Merchant Sales & Relationship Manager **November 2011 – March 2014**
HDFC Bank Ltd *India*

- Acquired over 50 high-volume retail merchants, expanding portfolio footprint by 20% through benchmarking, outreach, executed sales plans, boosting client conversion rates by 28% through 200+ leads and targeted acquisition campaigns.
- Instructed 75 merchants on optimized POS terminal usage, increasing daily transaction volumes by 35%, minimizing operational downtime, reducing support requests without extra resources, and improving overall user satisfaction.
- Audited monthly partner sales and revenue reports, identifying critical performance gaps and driving targeted support efforts that reduced revenue leakage by 15% across accounts and improved account-level profitability over time.

Store Manager **October 2010 – October 2011**
Aircel Ltd *India*

- Managed telecom store operations and eight-member team, achieving 100% postpaid targets; implemented SOPs, trained new hires, reduced escalations, upgraded overall sales cycle performance through focused, hands-on leadership.
- Analyzed customer churn and upgrade patterns, designing retention-dedicated campaigns that improved upsell success by 25% using system analytics, customer behavior data, follow-up strategies, and feedback-driven segmentation models.
- Conducted regular role-play sessions and knowledge-sharing meetings to enhance team alignment, product fluency, and engagement, reinforcing overall campaign success and sustaining high performance across customer touchpoints.

Team Leader   **March 2007 – November 2009**
Intelenet Global Service Ltd   *India*

- Supervised a 12-member service team, enhancing SLA compliance, improving call resolution quality through structured call calibrations, performance reviews, issue logs, detailed productivity assessments across diverse support functions.
- Instructed new hires in CRM & communication workflows, raising agent readiness, productivity metrics by 40% through interactive workshops, refresher training modules, real-time shadowing, peer evaluations and hands-on sessions.
- Analyzed escalation data weekly, driving process improvements that reduced complaint recurrence, increased customer satisfaction through root cause analysis, updated resolution steps, cross-departmental coordination on service anomalies.

Customer Relationship Executive   **February 2006 – February 2007**
Bharti Airtel Ltd   *India*

- Catalogued 45+ corporate client portfolios, reducing churn by 30% through escalation matrix interventions, initiating issue resolution, strategic relationship management efforts, and continuous client feedback analysis and improvements.
- Conducted upselling reviews and aligned account strategies with detailed usage analytics to maximize revenue potential across diverse customer segments, product offerings, coordinating cross-functional teams for smooth, timely execution.
- Ensured corporate SLA adherence, improving telecom product service alignment, minimizing downtime, and securing timely contract renewals through ongoing client engagement, risk assessments, and thorough performance monitoring.

Customer Relationship Executive   **November 2003 – January 2006**
BPL Mobile Communications Ltd   *India*

- Resolved 200+ monthly customer inquiries with 95% first contact resolution, maintaining top 10% service quality benchmarks, regularly meeting tight deadlines while supporting cross-functional teams across diverse departments.
- Documented complaint metrics in CRM, ensuring traceability and full compliance with service audit standards, improving report accuracy and enabling faster issue identification and resolution across all service channels and departments.
- Reduced call hold times by optimizing escalation routing paths and enhancing IVR voice prompt trees, resulting in faster response rates and increased overall customer satisfaction throughout peak and off-peak hours daily and weekly.

PROJECT EXPERIENCE

Business MIS Improvement, India
Business Analyst

- Engineered centralized MIS dashboards by using integrated regional product and sales data across zones, improving report accessibility and enabling 75% faster decision-making by senior stakeholders nationwide using real-time metrics.
- Streamlined reporting framework using automated spreadsheets, pivot structures, data slicing models to reduce manual dependencies and review cycle delays by 65% across five regional business units through erogressive reporting workflows.

Quality Improvement – AFU (Application Fulfilment Unit)
Quality Analyst, India

- Developed competency-based calibration tool to rate verifier call parameters, reducing quality audit discrepancies by 40%, improving accuracy of application verification metrics across batches using structured performance indicators.
- Automated call sampling analysis using rule-based scoring logic and reviewer tagging functions, improving daily coverage by 60% and ensuring compliance consistency in verification outcomes through systematic monitoring controls.

EDUCATION

Master's Degree in Marketing & Finance
University of Sikkim Manipal, India
Bachelor of Commerce
Vivek College of Arts, Science & Commerce, India

CERTIFICATIONS & LICENSING

- **TTT Train the Trainer**
- **TTQ Quality assurance certification**
- **Licensed in Life, Accident & Sickness Insurance (LLQP)**