

# SANDIPTO GHOSH

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Current Location: Dubai, UAE | Availability to Join: Immediate

## | Product/Portfolio Management |

Industry Preference: Cards, Merchant Acquiring & Digital Payments



### CORE COMPETENCIES



### SOFT SKILLS



### CAREER TIMELINE



### PROFILE SNAPSHOT

- Performance-driven professional with **around 14 years** of rich & extensive experience in Strategic Product Life Cycle Management, Stakeholder Engagement and People Management
- Rich exposure in **devising & implementing product development & management plans** after studying current consumer insights & technology trends and effectuating the same for different consumer segments
- **Product Specialist; exhibited excellence in grasping the big picture**, conceptualizing, developing and implementing solutions, partnering closely with Business Leaders & Stakeholders to achieve higher levels of efficiency & effectiveness to drive targeted numbers and be on top of the volume game
- **Forward-focused Product Manager** with exposure in swiftly completing projects with competent cross-functional skills and ensuring on time deliverables within pre-set cost parameters
- **Exceptional talent in providing digital transformation solutions** that engage executive management and diverse teams at all level with the development of product roadmaps with the vision, strategy and release plans
- **People Leader**, who has successfully led and motivated teams in cross-cultural environment towards growth and success in the organization; created a clear & compelling view of future through coaching and execution
- **A strategist** with recognized proficiency in spearheading business to accomplish corporate plans and goals successfully



### WORK EXPERIENCE

Since Jun'23 with JPMorgan Chase & Co., Bangalore  
AVP, Product Pricing Manager – APAC Merchant Services

#### Role:

- **Managing the MS pricing model**, a one stop solution for the sales and relationship teams for calculating deal revenue for both NTB & ETB merchants. My role here is to create dynamic product pricing models for the APAC market in collaboration with product and implementation teams
- **Managing the inter-currency deals for the APAC merchant services**, majorly covering the following lines of offerings:
  - Dynamic Currency Conversion
  - Multi-currency settlements
  - Like-for-like settlements
- **Collaborating with stakeholders (Sales and Relationship teams across globally)** while keeping them informed of any developments and issues to manage expectations on all requirements as well as acting as a SPOC for pricing related requirements
- **Creating & sustaining a dynamic environment** that fosters the development opportunities and motivates the high performance amongst the team members
- **Developing project baselines and controlling the same** with respect to cost, resource deployment, time overruns & quality compliance to ensure satisfactory execution of projects
- **Participating in review meetings** with the team to discuss about the progress of projects as well as for identifying gaps and suggesting effective solutions for the same
- Steering efforts in:
  - Network Association repricing activities
  - Regulatory Activities
  - Product pricing management
  - Merchant repricing
  - Deal reviews with Product and Sales/Relationship teams

**Jan'21 to Jun'23 with YES Bank Ltd., Mumbai**  
**AVP, Product Manager – Merchant Acquiring & Digital Payments**

**Role:**

- **Developing & executing high-level product strategies**, making high-stake decisions and overcoming complex business challenges using experience-backed judgment, strong work ethics and irreproachable integrity
- **Directing Business management function for the merchant acquiring and digital payments products of the bank**, majorly covering end-to-end strategies of the business
- **Collaborating with clients & stakeholders** while keeping them informed of progress and issues in order to manage expectations on all requirements and deliverables
- **Creating & sustaining a dynamic environment** that fosters the development opportunities and motivates the high performance amongst the team members
- **Developing project baselines and controlling the same** with respect to cost, resource deployment, time overruns & quality compliance to ensure satisfactory execution of projects
- **Participating in review meetings** with the team to discuss about the progress of projects as well as for identifying gaps and suggesting effective solutions for the same
- Steering efforts in:
  - Network Association Management
  - New Product Initiatives
  - Product pricing
  - Defining financial threshold matrix
  - Product Profitability
  - New Installation Management
  - New market penetration
  - New Initiatives - Campaigns & Offers
  - Strategic partnership and retention management
  - Aggregator tie-ups
  - Business Management (including strategies)
  - P&L Management (business & portfolio)
  - Receivable Management
  - OMC Receivable Management
- Leading vendor management
- Defining SOP (from business level standpoint)
- NTB & ETB **portfolio management**
- Business level approver for O&T

**Highlights:**

- Managed a growing book-size of **~60K HPOS & ~200K QR** live terminals with a M-o-M **throughput of ~INR20Bn**
- Facilitated a **strategic pricing launch** for both retail and corporate channel
- Immense success in introducing:
  - New digital onboarding process for **NEFT merchants**
  - **Deferred payment** pricing solution
- Managed implementation of RBI-led PIDF scheme – **direct revenue of INR 20MM/Qtr.**
- Pivotaly streamlined recovery processed for existing manual and upcoming digital net settlement process

**Nov'19 to Jan'21 with Bank of Baroda, Mumbai**  
**Senior Product Manager – Merchant Acquiring & Digital Payments**

**Role:**

- Identified and implemented strategies for building team effectiveness by promoting a spirit of cooperation between team members
- Monitored the merchant acquiring and digital payments products of the bank, majorly looking into strategic alliances and new initiatives of the bank, formulating the product specifics, viz., pricing, features, schemes etc.
- Ensured effective creation of:
  - Strategic roadmap for the merchant acquiring business
  - Strategy for big ticket requirements and government tenders
- Managed Product Launch:
  - New product initiatives & Existing product innovations
  - Customized technological solutions for top merchants
- Facilitated product pricing of hardware, MDR or any other solutions
- Engaged in providing strategic advice to the management related to business opportunities
- Vendor Management: This includes managing new & existing vendors providing switching services and field-level services as well as hardware (Worldline, Verifone, Pine Labs, Mswipe) for seamless business continuity and necessary upgrade of products and services
- Monitoring seamless business functioning to ensure customer satisfaction
- Liaised with:
  - Operations and client service counterparts to ensure betterment of solutions
  - Regulators/associations from time-to-time for product and pricing related requirements
  - Sales/ Relationship Teams across India in sales strategy and client negotiations including preparing CBA for big tickets
- Carried out strategic decision making in various RFP/tenders issued by the business to engage vendors for hardware, solutions and services

**Highlights:**

- Successfully grown the net book-size from **~35K to 45K net HPOS** live terminals and monthly transaction volumes of **INR10Bn**
- Adjudged for new product launch:
  - **OmniPOS** solution on GPRS terminals, **MPOS & Android POS** solutions, **DCC, SoftPOS**
- Successfully on boarded Mswipe as an **aggregator** to provide QR solutions thus increasing the foothold of the bank in this space
- Led project in collaboration with IT and other digital banking stakeholders to create an in-house switch acquiring switch and migrate from vendor dependability
- Part of the core committee from IBA partner banks to formulate and launch RBI-led PIDF (Payments Infrastructure Development Fund)
- Steered efforts in delivering trainings/strategy roadmaps for the pan India sales/relationship teams and branch banking units



## PREVIOUS WORK EXPERIENCES

### Mar'13 to Oct'19 with TCS Ltd., Kolkata & Mumbai – Citibank Europe Plc Financial Operations Manager–CITI Commercial Cards (EMEA Region)

#### Highlights:

- Managed Rebate operations for both EMEA & APAC markets
- **Essayed a stellar role in monitoring volumes and charges for association** (MasterCard & Visa) for incentive payment
- Ascertained end-to-end process for payout of Sign-on-Bonus to new clients at the time of business implementation
- **Directed two migration processes of the MIS Reporting and Rebates Operations function** from Chennai to Kolkata in 2013 and from Kolkata to Mumbai in 2015
- **Bagged various Awards of Appreciation for performing critical business analysis and computing complexly structured rebate** for the banks' top-most global clients ensuring smooth end-to-end functions aligning to the operational control measures set-up by the bank and also keeping best interest of the business growth in picture
- **Performed as an active part of a core team of Commercial Cards EMEA** (comprising of both Citi and TCS) for all process planning (transition, migration or regulatory changes like Brexit, SEPA etc.)

### May'11 to Jul'12 with AXIS Bank Ltd., Kolkata Relationship Manager – Retail Branch Banking

#### Highlights:

- Recognised as "Debutant Performer" in the "Celebrities of the Q1 Conference, 2012-13", a contest based on business performance on the Investment Products Group
- Holds the merit of topping in monthly sales of general insurance in the branch

### Oct'08 to Jan'09 with HDFC Bank Ltd., Kolkata Corporate Relationship Officer – Credit Cards & Merchant Acceptance

#### Highlights:

- Track record of acquiring maximum D.C.C. volume among the top performers in the particular month
- Played a key role in increasing the volume of Premium Cards issuance with strategic marketing
- Topped in the cross-selling of term deposits



## EDUCATION

2011

**PG Diploma in Banking & Financial Services (Retail)** from NIIT-IFBI

2009

**B.Com. (Hons.) in Finance** from Syamaprasad College - Calcutta University



## TECHNICAL SKILLS

- Microsoft Word, Excel, Access & PowerPoint, Visio, Tableau (basics), SQL (query running and writing) Finware, Finacle10 and various other banking operating systems



## PERSONAL DETAILS

**Contact Address:** Villa-7, Al Lulu Street, Municipal-22, Jumeirah-3, Dubai, UAE

**Permanent Address:** P-70 Lake Road, Renuka Apartment, Flat 3-A, Kolkata – 700029

**Languages Known:** English, Hindi and Bengali