Education

**Master of Business Administration**

April -2012, Bharathidasan Institute of Management, India.

**Bachelor of Engineering**

May-2010, Anna University (Bannari Amman Institute of Technology), India.

Career History

Company: **HDFC LIFE**

Tenure : **24 months**

Role : **Corporate Sales Manager**

**AML Process Understanding:**

I’m responsible that 8 branches of HDFC bank follow Anti Money Laundering guidelines when they source new business, among which one of the branches is the biggest in South India with book size of 1000 Cr. Stringent rules were brought in post Cobra Post in 2013 by regulators. We verify whether account holds any dubious transaction, the source of income and the basic documents required for policy is been verified and signed by me before login.

**Insurance Process understanding:**

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| |  |  |  | | --- | --- | --- | | **DOMAIN** | **PROCESS UNDERSTANDING** | **PROFICIENCY** | | Life Insurance | AML | Regulator as mandated that any product without AML guideline will be rejected, we ensure all policy satisfy AML | | UNDERWRITING | We do first line of underwriting for both financial as well as medical | | SALES | We take care of retail sales in HDFC bank by understanding bank process and bank products to cross sell insurance, I currently take care of 8 branches | | MARKETING | We take care of promotional activities like corporate presentation on tax saving | | CLAIMS SETTLEMENT | We do basic documentation and first round of clarification on death | |  |  |

**Highlights:**

Quick to adapt to HDFC’s business model and enabled bank employees to cross sell insurance products based on customer needs, won various awards for steering several lagging branches to achieve annual targets, currently handling one of the biggest HDFC bank in South India.

**Responsibilities:**

* Responsible for Insurance sales in HDFC bank branches (6 branches). Manage a team of eight employees in achieving their targets
* Interact with clients to gather their requirements and facilitate financial planning for them
* Provide process enhancements and bring in creativity in the sales environment to achieve both short term sales targets and add long term value for customer satisfaction
* Improve internal control process and give regular trainings to branch level salesmen regarding changing regulatory protocols and help them adapt to changes in internal controls
* Engage with high value customers of various branches on regular basis and understand their requirements and communicate them back to underwriters to ensure HDFC Life’s products are market ready
* Design local contests and initiatives for bank employees
* Ensure all sales are done as per regulatory standards and all internal control requirements are met during all sales(AML & UNDERWRTING)

**Achievements/Awards:**

* Won Top Management Trainee award for achieving sales target to the tune of Rs.30mn
* Won awards for the best sales manager for several months for exceeding monthly targets.

Projects Undertaken

**MARKET RESEARCH-DYNAMATICS TECHNOLOGIES - BANGALORE**

* Market Research on Customer Satisfaction and Demand – Homeland Security Product

-Worked on identifying and studying the consumer behavior on products like bollards, arm barriers, spikes and turnstile.

* An elaborative study on niche segment functioning – curtain motor and doors

-Study on pricing for niche segment products and nuances of price justification

(Products such as automatic doors, gates, shutters and curtain motors)

**REVENUE MANAGEMENT FOR TRUCK OPERATIONS - BHEL TRICHY**

* This project included introduction of revenue management plans into the existing system and also focused on revamping the forecasting techniques and new pricing strategies. Further, it also dealt with introducing new products, pooling of truck loads, revenue optimization and network optimization.

Software proficiency

* MS Office Package – MS Excel, MS Word, MS PowerPoint.

Skill sets

* Good understanding of the insurance (sales and operational) business
* Good analytical skill
* Excellent Client Interaction skill
* Effective team management skills