

CURRICULUM VITAE

PERSONAL INFORMATION

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 NATIONALITY : Indian
 DATE OF BIRTH : 01-11-1959



1998	Masters Diploma in Business Administration Major: Finance & Accounts & Marketing IMDR, Pune
1983	Masters of Commerce Major: Advance Accountancy, Costing, Audit, Taxes, Economics Calcutta University
1980	Bachelors of Commerce Major: Honors on Accountancy, Costing, Audit, Taxes, Statistics, MIS, Economics Calcutta University
2004	Licentiate Insurance Institute of India Certification: New Delhi
2021	Principal Officer Designated. Insurance Institute of India Mumbai

WORK EXPERIENCE

November 2021 Current	Chief Executive Officer / Principal Officer Insure Aaj IMF LLP Insurance Product Distribution Start Up. Bangalore. - Managing the Organization in total - Managing Channel, People, Compliance, Training, P & L. - Managing IT and Digital space - Managing Customer centricity - Negotiating with the manufacturers. - Negotiating with the Referral Partners. - Managing Statutory, Non-Statutory requirements.
July 2023 and Current	Senior Consultant: Zopper Insurance Brokers Pvt. Ltd. (Promoted by Zopper FinTech) Managing South and Eastern India. Setting up of Business within two zones. Partnership Distribution, Sales, Managing Sales Professionals.
December 2021 Current	Director (Promotor) Pathright Infotech Pvt. Ltd. Chennai. Software Development , Data Analytics, AI, Social media Mining
June 2020 Current	Vice President (Sales) 7th Heaven Homes LLP. Bangalore. - Sales Of High-End Apartments. - Managing HNI Clients - Managing Sales at Bangalore Cochin, Bhubaneswar and Kolkata Branches.

JUNE 2020 to February 2021 Responsibilities	Associate Partner Director South Business Insure First Insurance Brokers Ltd.Koltata. Bangalore. • Sales Distribution and General Management of the Organization • People Management • Channel Management • Relationship Management with Manufacturers • Operation & Training Management • Compliance Management • Profit & Loss Management • Strategy Drive & Implementation • Direct reporter 4 Zonal Heads • Direct SME 2 • Dotted Report 18
July 2019 To March 2022 Place Head Office Responsibilities	Strategic Advisor Redwood Algorithms Bengaluru Bengaluru Assist in designing Insuretech and Fintech applications. Supporting data science team to segment different classes of People to acquire new users, targeted messaging and communication through Omni channels based on data science models to facilitate X-Sell, Renewals, Attrition management by using Machine Learning Models.
December 2018 to April 2020 Location Head Office Responsibilities	Channel Head – Life Insurance India Infoline Insurance Brokers Ltd. Bengaluru Mumbai ▪ Managing Sales Distribution and General Management of existing Channel Pan India ▪ Introduce Direct Channel Pan India ▪ People, Operation, Training Compliance & P&L Management
April 2018 to November 2018	Consultant: (Regional Sales Manager) Agency Sales Bharati Axa Life Insurance Co Ltd
February 2014 to March 2018	Regional Sales Manager Agency Sales Bharati Axa Life Insurance Co. Ltd.
February 2012 to January 2014	Regional Manager Distribution Partnership Corporate Agency & Brokers Sales Bharati Axa Life Insurance Co. Ltd.

Location	Agency Head for the State of Kerala, Part of South Tamilnadu State & Karnataka State
Head Office	Mumbai (Maharashtra)
Responsibilities	- Regional Sales - Increase Market Share within given territories - People, Channel, Branches, Administration, Operation, Compliance, Statutory Audit, Profit & Loss of the Region and Products Management
December 2001-2012	Regional Sales Head Distribution Partnership & Network, Karnataka State ATO (Assistant Technical Officer) Mumbai, Maharashtra State
May 2000 to December 2001 Location: Responsibility: Countries Involved:	General Manager (Marketing) Global e_Solutions Limited Chennai - Marketing of ISP Products - Marketing of SW Products - Marketing of HW Products India, Gulf, US, Canada
Feb 1991-April 2000 Location Head Quarter Responsibilities	The Peerless General Finance & Investment Co. Ltd., AAO (1) Senior Pune, Maharashtra State Kolkata 1991-1998: Pune 1998-2000: Mumbai 2001-2012: Bengaluru - Regional Sales of Insurance (Life & General) Products - Regional Sales of Savings Products, Para Banking - Channel Sales, People, Branches, Operation, Training, Compliance, Internal & External Audit, Apex Bank Audit, Profit & Loss Management

TRAINING & DEVELOPMENT

NIS Sparta Ltd.	- Management Excellency Program - Home Leadership Program to handle the activities of Higher Management
Hewitt Associates (India) Pvt. Ltd.	Organizational changes and transformation Management Development Centre
Dale Carnegie	- Advance Leadership Program - Training on building Process Centre High Performance Team - Building the Competitive Edge - Effective Coaching and Mentoring

AWARD & RECOGNITION

▪ Attended International Training Conference as an award on performance: Srilanka, Dubai, Singapore, Hongkong & Macao, Switzerland, Bangladesh, Bangkok, Moscow ▪ 2015 Bharati Axa Life Insurance “Brand Ambassador”	
TEAM PERFORMANCE & ACHIEVEMENTS :	
Achievements :	1991 Joined as AAO (III) 1994 Promoted as AAO (II) 1998 Promoted as AAO (I) 1998 Promoted as Designated Office as ATO 2000 Placed Global e-Solutions as Top Ten Startup IT Organization in India as per Dale Quest. 2004 Promoted as In-charge State 2006 Became RSM on Promotion. 2014 Became Agency Head on Promotion YOY Growth doing service for 1991 till date in an average 30%
Team Performance	1991-2000: Promoted 14 AAO as Branch Manager Promoted 2 Branch Managers as Cluster Head 2000-2001: 3 Sales Manager promoted to State Head 1 promoted and placed as Head for Malaysia Operation 2002-2012: 28 Branch Leader 4 AMCD 1 RSH 2012-2014: 2 Territory head promoted as Regional Manager 2014-2018: Promoted 22 FLS as Branch Head Promoted 2 Cluster Head from Branch Head
EXTRA CURRICULAR ACTIVITY :	
Music	Play Tabla, Football
External Faculty	Project Guide for various Management Institute at Bangalore
Advisor	Redwood Algorithms Create Insuretech and Fintech Solution
Membership	Life Member: Bangalore Insurance Institute MIMA (Member of Indian Management Institute)
Technical Skill	Managing and usage of M.S. Office in all respect, Zoho, Google Sheet, Data Analytics & Data Management
Language Skill	<u>Read, Write, Speak :</u> Bengali, English, Hindi <u>Speak</u> Tamil, Telegu, Kannada, Marathi