

MOHAMMAD DANISH EQBAL | ACMA, CGMA, PMP®, MBA (Gold Medal), FIII, FLMI

[LinkedIn Profile](#) (click) | [Thought Leadership](#) (click) – Data, Digital & AI | *References available upon request*

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Profile Summary

- **Liberty CEO & Principal Officer, driving high-growth agenda, business & operations for life & health insurance business**
- **Chair – Data, AI & Analytics Committee for Standard Bank – Insurance & Asset Management – Africa Regions**
- **[Prior] Head – Data Science, Artificial Intelligence, Enterprise Innovation, Strategy & Business Excellence at Tata AIA**
- Highly experienced professional in corporate planning, business strategy, Board & stakeholder engagement, transformation / enterprise PMO, business excellence, P&L responsibility, consumer experience, advanced analytics / data science, innovation, strategic / growth alliances, internal / ops consulting, enterprise risk mgmt., GTM, competitive intelligence & market research
- Set up and drive of Strategy, PMO & Strategic Alliance divisions in Corporates of large repute (Tata AIA, Aviva, Dai-ichi JVs)
- Financial services / insurance experience & managed corporate level multi-Mn USD cross functional projects – pan India re-branding, distribution channel launch, campus recruitment, regional offices opening, product launch & beyond claims
- Extensive experience of working and interacting with Board, CEOs, senior management, functional heads, their teams & international consultants; Produced ExCo & Board Reports (MBR/ BRM, Board update, Country one pager, Cell review)
- Result oriented, dynamic self-starter with strategic & structured inclination, excellent analytical abilities, team mgmt, interpersonal & communication skills, consistent top performer; worked with cross-functional teams (Asia, Africa, UK & Australia)
- A 'Gold' certified & star performer assessor for Tata Business Excellence Model, a top talent at Tata AIA & Aviva, awarded many performance excellence awards and conferred Gold Medal for best all-rounder student by the Vice President of India

Professional Experience

Liberty Life Assurance Uganda Ltd.

Head Office, Uganda | **Nov'22 - present**

Chief Executive & Principal Officer | *Additional Responsibility: Chief Data and Innovation Officer*

- 3-year Strategy Formulation (inclusive & high-growth), team & structure optimization, robust review & reward mechanism
- Turned around retail business leading to 6X revenue (API) – Expanded distribution force (12X), launched market-disruptive products (Kuza & Flexi Protect), streamlined operations, set up sales & agency / affinity offices, revamped financial literacy
- Growth engines: Partnered / developed Church of Uganda (TAM: 14+ Mn members) through CoU digital App and CSR leading to substantial new business and launched USSD based few clicks Sunset Plan with Airtel (TAM: 15.6+ Mn subscribers)
- As part of Insurance & Asset Management division of Standard Bank, led and collaborated closely with the bank teams (Banca, CIB, BCB, PPB) and have rolled out many strategic, technology & business initiatives leading to multi Mn-dollar value creation
- Sourced key new accounts like Pepsi & Grant Thornton & devised Broker Strategy securing group business market leader
- Implemented modern, cloud-based tech stack for customer journey, payment & ops (Mobility, Mulesoft, Salesforce, Real Pay, Nxt Pe), launched multi-benefits digital, innovative Church of Uganda App, revamped website (90% cost saving)
- Devised and registered exponential marketing / brand visibility with high focus on digital & social media towards monetization
- Set up Customer Call Center for service & cross-sell and launched NPS (Life); attained best-in-class Health business NPS
- Recognized as the Best Employer with the highest eNPS among Liberty Africa countries through series of people initiatives
- Launching the pension business to provide retirement solutions to groups / individuals in Uganda
- Won most innovative insurer, two years in a row (IRA Innovation Awards) and Financial Reporting Winner in FiRe Awards

Standard Bank – Insurance & Assets Management – Africa Regions

Head Office, Uganda | **Aug'23 - present**

Chair – Data, AI & Analytics Committee

- Established / executed Data & Analytics Committee (DAC) mandate across Africa Regions – Liberty & Standard Bank IAM
- Introduced and implemented DAC Scorecard across data & related dimensions driven by data stewards across BUs
- Driven data governance, data quality, data security, data monetization, cloud adoption, etc. and co-created IAM AI Strategy

Tata AIA Life Insurance Co. Ltd.

Corporate Office, Mumbai, India | **Jun'17 – Nov'22**

Head | Data Science, Analytics & AI, Innovation & Business Excellence

- Managed several distribution, operations & functional AI / ML predictive models & analysis with USD ~115 Mn annual impact
- Built and managing a team of 15+ data scientists, data engineers and MLOPs engineers; leading AI, ML, MLOps & data insights
- Driven the enterprise level innovation agenda & POCs leading a team of 7 innovation specialists
- Anchored end-to-end business excellence (TBEM) at Tata AIA winning JRD QV Award and TBEM Industry Leader Award

Assistant Vice President | Strategy, Transformation & Business Excellence

- Annual Strategic Plan (3-5 years) & Strategy Meets; Strategic & Analysis support for Business Development and Reviews
- Strategic initiatives (Company-wide) and Special projects (ExCo level); corporate performance reporting & analysis
- Closely working with and assisting MD & CEO (Strategic); End-to-end conduct of ExCo level discussions & action tracking
- Market Intelligence, Best practices, Thought leadership & Performance mgmt. (BSC, MBR & Reports for AIA Hong Kong)
- End-to-end business excellence (TBEM) anchor at Tata AIA; Assessed Tata Metaliks (A Tata Steel subsidiary) & Tata AIA

Aviva Life Insurance India Co. Ltd.Corporate Office, Gurgaon, India | **Feb'15 – Jun'17****Associate Vice President – Strategy, Transformation & Strategic Alliances**

- Formulation of 3-5 years Long Term Strategy and Business Plans for Aviva India
- Set up of 'PMO / Transformation Office' driving 16+ strategic initiatives - across 7 strategic pillars; and managing projects
- Set up of 'Strategic Alliances' division and program management for forging Alliances to achieve the long-term Strategy
- Assisted MD & CEO: Preparation of Mgmt. Board Deck, CEO Review Deck (UK Reporting), Cell Review, ExCo Papers
- Market Intelligence, Performance Management, Best Practices, Research & Analysis, Regulatory & Risk

Tata AIA Life Insurance Co. Ltd.Corporate Office, Mumbai, India | **Sep'11 – Feb'15****Manager – Business Solutions & Strategic Projects, Chief Operating Officer Office | Sep'14 – Feb'15**

- Managed 20+ Operations & System (O&S) projects aimed at process improvement & cost efficiency
- Involved in set up and regularizing COO monthly performance reviews of O&S functions
- Conceptualized and formulated 'Portfolio Management Programme'- O&S performance scorecard
- Budgeting, cost management and monthly financial reporting to COO; undertaken productivity & capacity utilization Studies

Manager – Corporate Planning, Programme Management, ERM, MD & CEO Office | Sep'11 – Sep'14

- Laid framework & carried out Market analysis - State & Districts levels; recommended for growth
- Successfully managed two critical pan India projects – Tata AIG to Tata AIA rebranding, Updating HO change
- Assisted MD & CEO / CXOs – panel discussion papers, survey (BCG FICCI, TSMG), allied sector decks (Health, NPS)
- Business Excellence – drafted the TBEM Application & facilitated annual assessment of the Company
- External scan & synopsis (Economy, market, regulations, best practices, studies) & monthly business performance reviews
- Laid out Enterprise Level Processes (L0 to L2) with KPIs aligned to Strategic Goals; drafted Balance Scorecard
- Business Planning & Strategy; ERM Framework (RCSA, Loss Events), Key Indicators – Strategic, Operational, Insurance

Star Union Dai-ichi Life Insurance Co. Ltd.Corporate Office, Mumbai, India | **May'09 – Aug'11****Deputy Manager – Financial Planning, Corporate Strategy & PMO**

- Business Plan & 3 year rolling budget with manpower plan; PMS, performance & MI reporting, financial analysis, risk mgmt.
- Strategic Projects - Project Manager (Sole) for India Level Projects: Regional Offices Roll Out & Decentralization; Launch of Agency Channel, strategy, stabilization & expansion; Campus Recruitment of 256 AMs (Trainees) – Planning & Execution

Universal Sampo General Insurance Co. Ltd.Corporate Office, Mumbai, India | **May'08 – Jun'08****Internship: Study & Recommendation – P&C Insurance Brokers; Motor dealers; Enhancement through training in Bancassurance****CREDENTIALS & COMPETENCIES****EDUCATIONAL & PROFESSIONAL QUALIFICATIONS**

- **Advanced Certification - Data Science & Artificial Intelligence**
Indian Institute of Technology IIT, Madras, 2021-22
- **Executive Program in Advanced Financial Management**
XLRI, Jamshedpur, 2017
- **MBA (Finance & Risk Management) – Gold Medal**
National Insurance Academy, Pune, 72%, 2007-2009
- **B. Com (H)**
University of Delhi, 60%, 2003-2006
- **12th CBSE**
Kendriya Vidyalaya, Delhi, 73%, 2003
- **10th CBSE**
Assembly of God Church School, 80%, 2001
- **Professional:**
- **Fellow, Life Management Institute (FLMI Honours)**
Life Office Management Association, USA, Oct 2020
- **ACMA, CGMA** (Membership #120122257)
Chartered Institute of Management Accountants, UK, May 2018
- **Project Management Professional, PMP® #2005301**
Project Management Institute, USA, Jan 2017
- **Fellow, Insurance Institute of India - General Insurance**
Insurance Institute of India, 2010

RECOGNITION | POSITIONS HELD (Additional)

- **3AI – AI & ML Thought Leader & Influencer**
- **Thought Leadership (LinkedIn): The Generative Executive Newsletter (~1K subscribers)**
- **Perplexity – AI Business Fellow 2025**
- **Multiple leadership & performance awards (Tata AIA)**
- **Star Assessor – Tata Business Excellence 2020**
- **Nominated – AIA Australia Best Practices, 2018 | Tata Steel Learning Mission 2014**
- **Adjudged 'most skilful financial consultant' – CIMA**
- **Vice President 2013-24 | MBA Alumni Association**
- **Editor – Alumni Newsletter/Blog & College Journal**
- **Mr. Personality Inter & Intra College, MBA**

LANGUAGES KNOWN

- **Proficient:** English, Hindi, Urdu
- **Read & Write:** Arabic
- **Regional:** Bhojpuri (fluent), Bengali (intermediate)

OTHER INTERESTS

Mindfulness, Exploring data, digital, AI & self-improvement, Taekwondo, Golf Trainee, Singing, Writing, Poetry

CERTIFICATIONS & TECHNICAL COMPETENCIES

- **Tata Business Excellence Leadership Programme – TBEM Certified 'Gold' Assessor**
Tata Quality Management Services, 2013 & 2019
- **Economics**
Stanford University, USA, Certificate of Accomplishment (Score 98%), 2015
- **Strategic Management**
Open Training Institute, Australia, Certificate of Achievement (Score 100%), 2015
- **Financial Analysis – Diagnosing the Financial Health of a Business**
Macquarie Graduate School of Management, Australia, Certificate of Achievement (Score 93%), 2015
- **Proficiency in Microsoft Office, Coding & Internet**
(Expert) MS Word, MS Excel, MS PPT | (Intermediate) Python, Azure, MS Project | (Basic) ERP - SunSystems