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EXPERIENCE SUMMARY:

To work in a challenging and stimulating environment with synergy and team building/group cohesiveness traits – performing the right task the first time, within the norms of time management.

WORK EXPERIENCE:

7 years of work experience in General Insurance Domain.

KEY SKILLS:

Channel Development & Management, General Insurance, Bank Assurance, Agency & Dealer's Management & Development, MIS, Relationship Management, Branch & Business Banking, Cross Selling, Retail & SME Sales, Sales & Marketing Development, Team Handling, IRDA Licensing, Team Building, Sales Strategy and Client Serving.

EDUCATION QUALIFICATION:

- 🕒 MBA in Marketing from a reputed B-School in India in the year of 2008.
- 🕒 BBM in Marketing from Andhra University in the year of 2004.
- 🕒 I COM in Commerce from A B M College in the year of 2000.
- 🕒 Matriculation from B.I E C in the year 1998.

CERTIFICATION:

- 🕒 Licentiate from Insurance Institute of India (LIII) in the year 2010.
- 🕒 AMFI certified in the year 2016.

PROJECT PROFILE:

HDFC Bank Ltd, Jamshedpur

May 2016 – Present

Personal Banker (Sales & Marketing) – Retail Sales

- 🕒 Dealing retail customer for Jamshedpur and responsible for activation portfolio of existing clients.
- 🕒 Management of portfolio of the managed customer of HDFC Bank and creating potential for retail cli-

ents.

- ⌚ Developing chain of client servicing and modulation of training among retail clients.

SBI General Insurance, Jamshedpur

October 2014– April 2016

Unit Manager- NBG (Sales & Marketing) – Retail Sales

- ⌚ Heading retail bank-assurance for Jamshedpur and nearby areas and responsible for activation of branches of State bank of India.
- ⌚ Management of Specified Persons of State Bank of India and creating potential for retail clients.
- ⌚ Developing chain of client servicing and modulation of training among branches.

Reliance General Insurance, Jamshedpur

April 2014– August 2014

Assistant Manager (Sales & Marketing) – Retail Sales (Motor Dealer & Agency)

Deals in the products other than life insurance

- ⌚ Responsible for Sales & Marketing for channel/market development in the most challenging markets of Jamshedpur and nearby areas.
- ⌚ Driving the predictive analysis exercise for forecasting the renewal of insurance in terms of volumes and sales.
- ⌚ Actively involved in post-sales analysis for claim settlement, loss ratio analysis for troubleshooting.
- ⌚ Understanding the needs and touching the customers pain points and giving them the required solution.

HDFC ERGO General Insurance, Ranchi

Jan 2014– Mar 2014

Assistant Manager (Sales & Marketing) – Retail, Sme & Corporate Sales (Branch Banking)

Deals in the products other than life insurance

- ⌚ Responsible for Sales & Marketing for channel/market development in the most challenging markets of entire Jharkhand.
- ⌚ Looking for motor & non motor business for entire HDFC Bank Branch in Jharkhand.
- ⌚ Understanding the needs and touching the customers pain points and giving them the required solution.
- ⌚ Handling motor and non-motor business for entire Jharkhand under Banc Assurance Channel.

SBI General Insurance, Jamshedpur

July 2011– Dec 2013

Executive (Sales & Marketing) – Retail Sales (Branch Banking)

- ⌚ Heading retail bank assurance for Jamshedpur and nearby areas and responsible for activation of branches of State bank Of India.
- ⌚ Management of Specified Persons of State Bank of India and creating potential for retail and SME clients.
- ⌚ Developing chain of client servicing and modulation of training among branches.
- ⌚ Gap analysis for further development of process.

- ⌚ Looking motor and non-motor business for entire Jamshedpur under Banc assurance Channel.

Core areas: Channel augmentation, Team building, Corporate & Retail Sales, Branding and Customer Service activities.

MAJOR ACCOMPLISHMENTS:

- ⌚ Set channel network and developed a highly potential untapped market by appointing 31 Specified persons from State Bank of India, 10 agents for SBI General's premium products (fire & Burglary) in 4 months' time in Jamshedpur area. This helped SBI General to have more the 68 lac of additional premium which was restricted to 20 lac.
- ⌚ Transformed a White Space market into Green Space market in the field of customer acquisition in new private car insurance segment. Insured 50 pvt cars in a month.
- ⌚ Transformed Chaibasa market opened 15 branches of SBI as profit centre for SBI General Insurance.
- ⌚ Stabilized 8 branches of Khunti region i.e. provided training and motivation for the importance of Bancassurance & cross selling for the target achievement of bank. This was again a failed market. Sales have shot up leading to better profitability.
- ⌚ Stimulated health campaign in impoverished location of Chaibasa & Khunti and seeded the market for health risk and solution.

Bajaj Allianz General Insurance, Raipur

July 2008– April 2011

Junior Executive (Sales & Marketing) - Retail & SME Sales (Branch Banking)

- ⌚ Handling the portfolio of direct client conversion, servicing the client & maintaining the relationship with channel partners for cross selling.
- ⌚ Looking motor and non-motor business for entire Chhattisgarh under Banc assurance Channel.
- ⌚ Looking HDFC Bank, Punjab & Sind Bank, IDBI Bank, LVB, J&K & United Bank of India for General Insurance Business.

OTHER INFORMATION:

- ⌚ Date of Birth: 24/12/1981
- ⌚ Present CTC: Rs. 420000/-.

DATE:

SANJIV KUMAR RAJAK