

AMIT GUPTA

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~ Management Professional ~

Complete **Profit Accountability, Business Development, Sales & Marketing and Channel Relationship Management** with a reputed and growth-driven organization, Industry & location Preference- BFSI Sector & North Region
An Overview

- ❖ A result oriented professional with experience of **over 16.5 years** in managing Business Development functions encompassing, **Corporate, Bancaasurance, Agency Channel, Sales & Marketing, Operations, Channel Management, Retail & Digital Marketing, Recruiting, Leading & Managing large team, Developing new location with Distribution Channels with Open Architectures**,
- ❖ Experienced in **increasing sales revenues**, exceeding targeted sales goals, developing profitable and productive business relationships, building an extensive client base, and **market development**; *distinction of accomplishing multi fold revenue increase.*
- ❖ Expertise in new setup & business operations; **ensuring effective management to accomplish overall corporate objectives.**
- ❖ An impressive communicator with honed interpersonal, team building, negotiation, presentation and analytical skills.

Competency Matrix

Expertise in:

- **Planning**
- **New Setups in Banca Channel.**
- **Organizational Growth Initiatives**
- **Sales & Business Development**
- **Risk Management**
- **Liability & Employee Benefit Insurances**
- **Revenue Expansion**
- **Strategic Relationships with Partners**
- **Time Management**
- **Client Relationship Management**

Personal Traits

- **Driven to succeed and excel**
- **Innovative in thought and solutions**
- **Committed to value for all stakeholders**
- **Seasoned and effective communicator**

Knowledge

- **Risk & Insurance Management**
- **Employee Benefit Practices**
- **Start-up & Growth Management**
- **Strategy Planning & Execution**

- ❖ **Strategic Planning:** Overseeing profit centre operations and accountable for increasing profitability and achieving business objectives within budgeted parameters.
- ❖ **Sales Operations:** Taking care of the sales & marketing operations with focus on achieving predefined sales target and growth. Forecasting and planning sales targets and executing them in a given time frame.
- ❖ **Business Development:** Exploring business potential, opportunities & clientele to secure profitable business volumes. Identifying and networking with prospective clients generating business from existing accounts and achieving profitability and increased sales growth.
- ❖ **Underwriting:** Identifying & Developing profitable and sustainable business opportunities in an optimal manner so as to ensure underwriting profits and better reinsurance terms.
- ❖ **Client Relationship Management:** Managing customer operations and ensuring customer satisfaction by achieving delivery time-lines and service quality norms.
- ❖ **Team & Partner Management:** Monitoring, recruiting, training & motivating the manpower & ensuring quality deliverable in the market. Analysis the performance of team members and assigning them targets on regular basis.

Organizational Scan

Care Health Insurance Co Ltd

Regional Business Head (EMT) -Bancaasurance Alliance-PSU Banks-Union Bank Of India,Bank of India,UCO Bank & Punjab National Bank.

Area of Operation: U.P U.K & NCR Part -With Heading 2850 Branches & 14 Zonal Offices and 28 Circle/Regional Office.

13-Sep'21 to Onwards

Current Key Result Area

- ❖ Scan the Market across the Banks 1st 30 Days to understand segment growth potential of Each Channels Banks and its branches to know the market share & Analyze the Zone wise Segmentation in terms of demographics/geography,characteristics in terms of Size opportunity in Retail assets/Agri/Loan Verticals of Banks.
- ❖ Increase the Care Share in All Channels among-st the Non Life Partners through relationship and liaising with higher authorities of Bank Partnership, HO/FGMO/ZO In all stage. And Product Innovation/Sales execution.
- ❖ Heading a team of 9 Associate Area Head/ Area heads/Sr.Area Head, 55 Associate/ Cluster Managers/Sr Cluster Manager with 22 Sales Managers to get business growth and achieve the target YOY .

- ❖ Responsible on monthly basis with all Zonal Heads of Bank/Deputy General Manager, Assistant General Manager, Regional Manager, NBG Head/Marketing Heads and launch campaigns for internal teams to push business and also run campaigns with banks to focus on profitable products.
- ❖ Review other business metrics such as retails penetration ,Potential Vs performance, Identify issues & solve, product wise penetrations and offer with take correct steps for renewal book.
- ❖ Responsible to expand reach to untapped branches/business areas through right manpower structured & increase the business opportunities with drive the P&L responsibility in all channels COR, Expenses Ratio/Productivity
- ❖ Manage escalations of the key stake holders of the banks products, processes, services, claims, commissions & Ensure to smooth running of business with full ownership of all channels including teams.
- ❖ Continue Involve with HR/references in participate in recruitment process to identify right talent for various positions for all PSUs Channels. Interview all leadership roles such As Regional Manager/Sr Area Head/Area Head/AAH & Sr/Cluster Managers. Appraisal and rating of leadership team. Control the Attrition in team.
- ❖ Regular & periodic Reviews with team & other departments like IT/OPS/Finance/Claim for smooth process and business performance & whenever required give the guidance with involvement of branch/ground team levels.
- ❖ Focus on training & development of team and show career path in the organizations. Create the Talent pipe line.
- ❖ Through Regular travels in all locations monthly basis fill the gaps of communications in Team/Partners and MOM Increase the business in all Banks with set of Benchmarks\ & Discuss about the AOP Target with TPP Head.
- ❖ Conduct Periodic Reviews with Partners Banks to drive AOP business numbers and address any process or Product.
- ❖ Maintain multi-partner open architecture and create trust bridge in all stake holders.
- ❖ Monitoring & Download through team the HO Targets/ National Drives in Channels and Continue updates Banks.
- ❖ Create the Social Platforms on Banks through Whats app Groups in All Channels with support of teams and daily basis Appreciated the Branches for his Business with the help of Bank higher Authorities.
- ❖ Create the high performing team with disciplined focus on Sales management practice and growth orientation .
- ❖ Conduct Town hall on Quarterly & monthly intervals in team/partners and set objectives/Appreciate.

Significant Highlights:

- **Getting Trophy Via Our Business Head for No 1 Regional Business Head for December-21**
- **Getting Trophy Via Our BH 105 % Ach In YTD (FY-22-23).**
- **Getting Certificate to No 1 Regional Business Head In UCO Banks (MOM-Pan India- FY-21-22 & 22-23,23-24)**
- **Getting Trophy through our Business Head For JFM-22.**
- **Maximum Cluster Manager/Sr.Cluster Manager /AH Promoted in my team (FY -21-22 & 22-23,23-24)**
- **Top 5 Zones Qualify In Bank National Drives (Final Lap) From UP In UCO Banks.**
- **Last Two Years Market Share is high in all Channels.**
- **In UCO- All India Top 5 Zones from my Locations with highest market share in Company.**
- **IN UBI All India Rank of My both FGMO 4th & 6th ,**
- **In BOI- NBG North 2- 1st & 2nd year of tie up capture the 58 to 55 % Market Share of Competitor.**
- **Getting Rating 4& 5 In (FY-22-23,23-24).**
- **Manage Total Portfolio Rs-32 Cr.**
- **Nominate EMT in Company (22-23 to Continue)**

Reliance General Ins Co Ltd.

30-Sep'19 to 31 July-21

Circle Manager: - North Region -Lucknow (H & C- Vertical)

Area of Operation: 5 States-U.P,U.K Rajasthan ,Chandigarh,Punjab & Haryana

Current Key Result Area

- ❖ Responsible for Establishment Health Vertical in North Region States wise location, to take the agency channel in tier2,3 & 4 Location.
- ❖ Managing a team of 70+ Manpower with including Territory Managers, Sales Incharge, Smart Officer, with trainer & Business Partner.
- ❖ Identifying manpower ,training needs,controlling and aligning the highest level of company priorities with strong day to day operations in team.
- ❖ In FY 2019-20 Delivered target with recruitment of 120 Plus part time employees 800 Plus Advisers.
- ❖ Heading 20 Branches with 45 Virtual office In State Wise locations for develop and generate Health Portfolio.
- ❖ Responsible for both top-line and bottom line budget with keeping control on expenses.
- ❖ Travel across Location to meet and conduct periodic performance review of operations and sales team across channels and presenting the department performance to the higher management and seniors.
- ❖ Handled operation activities at the branch level and Corporate level cluster wise.
- ❖ Responsible to develop new locations and drive retails product in north region by all agency, PL channels by team.
- ❖ Responsible to drive strategic initiatives of the organization innovation & identifying new areas for organization Future growth and established the brand image in new market with the help of digital & technology platform.

Max Bupa Health Insurance Co Ltd

12-May'17 -23-Sep'19

Area Manager -Bancaassurance Alliance (Lucknow) –PSU Banks-Bank of Baroda,Dena & Vijaya Bank

Area of Operation: 2 States-U.P & U.K (Locations -Dehradun, Lucknow, Meerut, Agra, Bareilly Kanpur-BOB-728 Branches & 2 Zonal Offices and 10 Regional Office.

Current Key Result Area

- ❖ I was founder team members & Managed Bancaassurance Operations for UP & UK States, which of Bareilly & Lucknow, Zone Bank Of Baroda and 10 Regional Office of the Bank.
- ❖ Ensuring proper coordination with the Bank & Divisions of the organization.
- ❖ Handled & Responsible to liaising with team of 40 plus manpower like Cluster Manager, Relationship Executive/Assistant Relationship Manager.
- ❖ In BOB liaising with 2 Zonal Manager of Bank, 2 Deputy General Manager, 11 Assistant General Manager, 14 Deputy Regional Manager, 24 Marketing Heads and approx. 728 Branch Heads.

Bank of Baroda Vertical: 10 SMS /6 SME, Agricultural, HNI, Corporate Vertical.

Attend the ZCM & RCM of Region and Zones to recognized ZM ,RM,ZBDM,& BM by rewards and certificates.

- ❖ Channel & Support Teams of Back Office Operations / HR / Training Departments
- ❖ I m responsible with My team for Banca Sales, Networking Hospital, Claim Process, Training for Bank Staff,BM,AGM,& DGM and other departments, maintain Operating Cost ,quality and quantity business with profit product and 80 to 85% Renewal retain.
- ❖ Pivotal role in maintaining track for MIS on all important parameters and sharing the same with Bank Zonal Head.
- ❖ Managing overall administrative activities related to Regional Lucknow & Corporate office Delhi and sales activities related to team.
- ❖ Conceptualizing various Monthly Local Level Contest, Targets, etc., thereby implementing the same to enhance operational efficiency and increases the business in Zone.
- ❖ Conducted product training and sales promotion programme across Zones/ region, Branches, SMS.
- ❖ Overall Bus Generate in my tenure zero to - 8 Cr with growth of 100%. in fresh portfolio.
- ❖ Arrange the Awareness Health Camps, Login Drives; through BOB Circulars and daily routine follow UP with BCC to Zone and arrange the Air Cover to team.

Significant Highlights:

- **Getting Trophy to Our CEO Shri Ashish Mehrotra for No 1 Area Head in FY 17-18**
- **Getting certificate to Business Head for Best Area Head in North Region.**
- **Getting Super Star Certificate from Director & CHRO to Achieve and success in Pan India(FY 18-19)**
- Getting Certificate from PSU AGM for Making Region 3rd Position (BOB & Max) in Pan India.
- Appreciation mails from Regions & Zone to qualify in the national Drive of BCC.

Star Health & Allied Insurance Co Ltd.

Growth Path

1-July'10 -08-May-17

Sr.Branch Manager -2015 (Agency & Bank Channel- BOB)

Branch Manager- 2012

Joined As -Asst Branch Manager -2010

Area of Operation: Bareilly, Moradabad Shahjahanpur (Western & Central U.P)

Key Result Area

- ❖ Founder & Managing Health & Travel business through a team 1 ABM, 4 Sr Sales Manager & 32 Sales Mgr/RM along with 2 Back officers/10 Trainees Sales Executive/1 HRM located across the 16 location through a network of 1100 Agents & Handling National Level Brokers tie-ups(Western Central U.P & UK)
- ❖ Managed the Portfolio of 65 Lac of Health Ins of Cooperative Bank /Sugar Miles.
- ❖ Created the whole business setup from zero base to 8.00 Cr in (West & Central U.P & UK)
- ❖ Good Knowledge to set up a new Branch to run Low Cost & all Administrative formalities.
- ❖ Coordinating with underwrites, client services at HO & the branch support staff along with the paneled doctors, For the medical MHR etc requirement of the policy login so that the same can be issued.
- ❖ Conducted product training and sales promotion programme across region, DSAs, Associations,Alternate Channels, Brokers and Corporate Group policy.
- ❖ To own the business plan for the branch – both top line and bottom line targets with circulate the Management philosophy & business strategy of the company & drive it in the branch.
- ❖ Ensure that new Agent Advisers are constantly inducted, activated and productive & Drive the incentive schemes to ensure that the income of the Sales managers, Brokers & agents advisers exceed benchmark.
- ❖ Regular and periodic review, monitoring and mentoring of the Sales Managers to ensure that they are on track to achieve their goals & Regular classroom and on the field training of the team to equip them with the Necessary skills set to perform optimally.
- ❖ Own the resource and expense budget for the Branch & Drive the R&R schemes floated by HO from time to time.
- ❖ Keeping the expense ratio of the Branch well within the defined budget & Maintain win- win relationship with other channels
- ❖ Managing complete corporate business operations with accountability for profitability; forecasting monthly/ annual sales targets & executing them in given time frame by organizational planning.

Significant Highlights:

- Played a key role in opening 5 new SM Station across the states of U.P West and convert SM station in Branches.
- Very delicately brought down the Expenses Ratio & Increased business to add corporate business of Sugar miles, Cooperative Bank, & M.J.P Rohilkhand University which help Increased Health business by with growth.
- Won **International trip** in Health Business for over achieving the targets 145%
- Getting certificate and mail to Z.M/V.P for Best Performance.

ICICI Lombard General Insurance Co. Ltd

13-Aug2008-30 June2010

Customer Services Manager-Corporate Sales & Government Solution Group W/E U.P

Oct'09-June-2010

Unit Sales Manager-Agency Vertical Jaipur, (Rajasthan) & LUCKNOW, (U.P)

Aug'08- Sep2009

As Customer Services Manager; Responsible **Western & Eastern U.P** Region operating.

Key Result Areas:

- ❖ Spearheading entire gamut of Overseeing Government Project Mass Insurance Scheme (RSBY & RGSSBY) for Western & Eastern U.P, **with a team of -25 District Coordinator/85 FSO etc**
- ❖ Ensuring proper coordination with following Departments & Divisions of the organization:
- ❖ Handled-Govt Department: State Minister,6Commissioner, 25District Magistrate, 25Chief Medical Officer, 25District Development Officer, 25 Chief Development Officer, 110 BDO/BSA/Teachers/
- ❖ **Expertise in Liaison with Government Agencies, Corporations &Departments as part of the Government group within the organization Top line & bottom line(DC/BDOS)**
- ❖ **Official communication (immediate) with the State Government regarding any issue along with its solutions to avoid any future escalation of the issue.**

- ❖ Monitoring the activity of the enrolment team through the District Coordinator as per the route plan.
- ❖ **Arranging capacity building workshops especially in public hospitals & Empanelment of hospitals as per guidelines of RSBY. Weekly audit on transaction software status in the hospitals.**
- ❖ Monitoring / participating in the IEC program & distributed Banners/posters/brochures designed for awareness, by the enrolment team/district coordinators, during the workshops as well as at enrolment stations.
- ❖ Monthly/ Weekly report on planned review report to be delivered to the Commissioner, CDO, DM & CMO Office.
- ❖ Regular Travel in territory and audit In Networks hospitals to control the compliance issues.
- ❖ Managed the Marketing activity with Supervision Of Ministry and DM office.

As Unit Sales Manager: Agency Vertical- Jaipur & Agra Location .

Role:

- ❖ Steering initiatives for promoting insurance product through Agent & Team, In Jaipur, Tonk, and Shahapura & in U.P.
- ❖ Managed Brokers, 45 Alternate channels, 5 Car loan DSA & 5 Sales Officer.
- ❖ Initiating channel / end – user sales development, new market identification and Penetration, financial channel
- ❖ Management and revenue sharing negotiations.
- ❖ Monitoring operational performance of channel partners / sales team to ensure-Alignment with corporate profit goals.
- ❖ Responsible for Acquisition Team for Agra & Jaipur.
- ❖ Developed & implemented strategic plan to promote insurance products (Motor, Travel & Health Insurance
- ❖ & persuaded channel partners/ Sales team cross sale.

Significant Highlights:

- ❖ Received certification for **"Outstanding contribution in the RSBY U.P for the month of November & December 2009" by our Director**
- ❖ Received certification for **"Best Performer to District Bulandshahr" in the U.P for the month January & February 2010 by our Director.**

Fullerton India Credit Company Ltd, Jaipur

June'07-July'08

Senior Relationship Executive (L3) NBFC –Business loan, Personal Loan, General & Health Ins.

Role:

- ❖ Allocation of Marketing plans to Relationship Officers & initiating strategies in coordination with Tie G.I & L.I comp.
- ❖ Coordinating with the credit department in clearing the files from branch to H.O ensuring timely payment vendors.
- ❖ Achievement of highest disbursement from 85 Lac to 1.93 Lac in 6 month
- ❖ Looking after non starters, 30 plus and 60 plus bucket and maintaining delinquency in the assigned territory.
- ❖ Achieving the sales target on month-to-month basis and maintaining triggers for PDD and collection in control.

Significant Highlights:

- ❖ Received certification for **"Best Performer in Rajasthan & Highest contribution to the growth of the organization in 2007" by Senior Vice President.**
- ❖ Able to improve the sales of the company up to 200% in a span of 1 year.
- ❖ **Getting Fast track Promotion Relation Ship Manager to Relationship Executive.**

Bharti Airtel Limited Jaipur

July 2006 to May 2007

Sr.Sales Officer - Landline & Broadband

Role:

- ❖ Daily reporting & motivating the executives of franchisee and the FOS.
- ❖ Responsible for the Primary, secondary sales of Land Line and Broadband.
- ❖ Ensuring speedy resolution of queries & grievances to maximize client satisfaction levels.

Scholastic

2020 **Pursuing Phd- (Part Time-Marketing Management)** Sanskrit University –Mathura.

2006 **Masters in Business Administration– Marketing & HR** from ISBM Gyan Vihar -Jaipur (University of Rajasthan).

2002 **Bachelor of Science** from the M.J.P.Rohilkhand University of Bareilly.

Personal Dossier

Date of Birth : 28-April-1980
Marital Status : Married

Amit Kumar Gupta