

M GIRISH NAIR

mgirishnair@gmail.com • +91 99 4644 6462

• www.linkedin.com/in/mgirishnair/

PROFESSIONAL PROFILE

BFSI Professional with a broad set of skills applicable across different sectors and roles. Having a progressive two-decade experience in Financial product sales & services; can deal with Business, P&L and distribution all over India, performing well in high-pressure environments. Enthusiastic achiever with a solid background in managing and promoting insurance products and services combined with outstanding academic results. Well-rounded, multilingual, culturally aware professional with a unique ability to relate to diverse populations with various backgrounds. Highly skilled in solving social, financial and business problems for clients and other stakeholders.

CORE COMPETENCIES

~ Unsecured Loans	~ B2B Sales	~ Team buiding
~ Business Development	~ Sales Planning	~ Negotiations
~ Fintech	~ Project Management	~ Strategic Alliances
~ Product Development	~ New Intitatives	~ Analysis – Gap/Revenue

PROFESSIONAL EXPERIENCE

Sales Head - South
PetroMoney Fintech
(A unit of Green Malabar Finance Ventures), Chennai

(April 2021 - Present)

Key Deliverables:

- Identifying new business opportunities and develop pipeline for acquisition.
- Deepen business relationship with HPCL/BPCL/IOCL across all states.
- Spearhead new initiatives and tie-up alliances prospect business partners.
- Responsible for the Operations lead of a team and for the delivery of the overall operational metrics & sales targets.
- Responsible for the exection of effective collection process and minimise the collection buckets.
- Technology - Enabling sales incentive automation/MIS/Review/Reports/File origination.
- Markting activities – Design and execute new activities/ways to improve product presence and brand recall.

Highlights:

- Successfully launched company's operation in additional 3 states & 3 OMCs (HPCL/BPCL/IOCL).
- Designed and launched pilot of two products.
- Improved sales (2.5X) & Book size.

Associated Vice President & NSM - Bancassurance
Pramerica Life Insurance Ltd., Chennai

(July 2019 – March 2021)

Key Deliverables:

- Additional responsibility of Group Business and Strategic Alliances in South India.
- Active management of overall vertical P&L.
- Drive Business/Strategy with defined Business Mix.
- Drive & measure sales force activation and productivity.
- Engage and Create joint business ownership with key regional/ national leadership teams.
- Generate and manage leads internally through other business verticals in the company.
- Implement training and skill enhancement initiatives.
- Drive sales rewards and recognition campaign internally and externally
- Work with internal product & marketing team to develop new value proposition. Manage internal and external stakeholders such as advisory, compliance, sales teams to ensure product, infrastructure and operational processes are able to support the continuously growing business.

Key Deliverables:

- Role: TPP Head
- Responsible for P&L for Insurance business unit & ensure achievement of budgeted EBITDA.
- To drive revenue growth and accountable for bundling of Insurance products (GI, HI & LI) in all loan products in the Group companies (HLF/Hinduja Housing Finance Ltd/HLF Services Ltd.).
- Develop and own the business strategy, along with sales forecast, revenue projection, right pricing.
- Strategize & ensure seamless transition /migration of processes for various clients with adherence to Project Plan (cost & timelines) across People, Process and Systems
- Provide technical advise on Insurance related matters, loss prevention and other risk management issues.
- Develop policies and procedures and provides training and educational materials to enhance risk awareness with management and employees.

Highlights:

- Established the Insurance Vertical from the scratch.
- Built new business channels, expanded distribution reach across 342 branches and 1900 touch points PAN India.
- Corporate Tie-Ups - Inducted 8 new insurance companies tie-up (4 General/3 life and 1 Health).
- Successfully set the robust dash board for timely & continuous review and required for corrective interventions.

EARLIER WORK EXPERIENCE

- | | |
|--|-------------------------------|
| 1. Cluster Head (Rest of Karnataka)
Tata AIA Life Insurance Co. Ltd., Mangalore | (March 2007 – September 2014) |
| 2. Area Head
Bajaj Allianz Life Insurance Co. Ltd., Palakkad | (June 2003 – March 2007) |
| 3. Area Manager (Division – Protec)
Cipla Ltd., Calicut | (June 1999 – June 2003) |

CERTIFICATIONS & SKILL SETS

- **Advanced Management Training Course** from Udemy
- **Growth Hacking with Digital Marketing Course**
- **MS Office** proficiency
- **Licentiate Certificate** from Insurance Institute of India
- **Language proficiency** - English, Hindi, Malayalam and Tamil

EDUCATION

- **Post Graduate Diploma**(Mass Communication & Journalism) from IJT, Trivandrum (1998).
- **B.A. (English Literature)** from Calicut University (1997).