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| **SACHIN DHARESHWAR**   * **Sales & Business Growth** * **Account Management** * **Revenue Generation** * **People Leadership**   **❒ BUSINESS SKILLS**   * *Strong business acumen & sound knowledge about prevalent economic / financial reforms as well as latest issues and regulations in financial markets* * *Results-driven, self-motivated and inquisitive professional with a service-oriented philosophy, committed to deadlines and quick turnaround times with problem-solving skills, assuming complete accountability for tasks through to completion* * *Excellent business communication, presentation, negotiation, closing, and follow through skills with a strong problem-solving capability and ability to thrive in a fast-paced, team-oriented environment*   **❒ CORE COMPETENCIES**  **Leadership:** Strategy, Vision & Mission Planning ▪ Building Outstanding Workplaces & Performance Driven Branches ▪ High-Growth & Turnaround Operations ▪ New Setups ▪ Leadership Building ▪ Operational Leadership ▪ Developing Strategic Partnerships ▪ Human Resource Management ▪ Budgeting, Financial Planning and Resource Mobilization  **Functional:** Business Growth Initiatives ▪ Partnership Distribution ▪ Sales & Marketing ▪ Key Account Management ▪ Portfolio Management ▪ Business & Relationship Management ▪ Business Development ▪ Branch Operations ▪ Team Management ▪ Customer Retention & Acquisition ▪ P&L Management ▪Recruitment, Training & Development  **❒ ACADEMICS**   * 1996: Diploma in Marketing & Sales Management | K.C. College of Management * 1995: Bachelor of Commerce | Hinduja College of Commerce | **❒ OVERVIEW**  Celebrated professional with **2+ decades** of breakthrough success of association with well-known organizations spanning across the **White Goods, Banking & Insurance sector**    **❒ CONTACT**  🕿 +91-9538980123 | 🖂 sachinn1818@gmail.com | 📪 India  **❒ PROFILE SYNOPSIS**   * Management executive and a savvy communicator with hallmark career manifested by vertical and horizontal movements in the career ladder; track record of benefitting the company by leveraging expert talents, spearheading business operations with focus on **top-line & bottom-line performance**,and determining company’s mission & strategic direction as conveyed through policies & corporate objectives * **Consistent record of driving P&L growth**, highly successful in setting up & running profitable business models, driving revenue, operational performance and profitability; enticing profile with a track record of consistently attaining business targets through focused efforts in the areas of channel development, account/portfolio management, operations, business management, market penetration, cross-selling of products, and delivering best-in-class customer experience * **People engagement specialist and a natural leader**, nurtured teams, fostered cooperative and collaborative working relations with cross-functional teams, built capabilities of large teams and sourced & positioned the right leadership talent through capability development, talent retention & motivation programs and training need identification processes   **❒ CAREER OUTLINE**  **AVP – Partnership Distribution under Retail Health Vertical**  **ICICI Lombard GIC Post Demerger with Bharti Axa General Insurance Ltd. |** Sep’21-Dec’21  ***Key Deliverables:***   * Started new vertical within Health Agency called “Partnership Distribution” * Strategized for initiating the new channel; partnered with stakeholders within the organisation to get the channel moving * Got the sales force field ready * Successfully rolled-out the project right from the start till distribution   **Associate Vice President – Retail Health**  **Bharti Axa General Insurance Ltd. |** May’18-Sep’21  ***Key Deliverables:***   * Led entire team across West on Health Insurance Business * Identified & developed new business opportunities and devised strategies for business growth i.e. **INR 5 Cr. per annum** * Constantly monitored the external business environment and analysed market / business information to identify prospective IMDs / brokers / distributors; built & strengthened relationship with top IMDs / brokers * Negotiated and closed distribution channels * Controlled **loss and expense ratios** to ensure maximum vertical profitability   **Max Bupa Health Insurance Co. Ltd, Mumbai |** Nov’16-May’18  ***Key Deliverables:***  **Transferred to Bangalore for handling bigger responsibility at Zonal Level** |

**sDec’17-May’18: Manager - Pinnacle Associate & Synergy Vertical for South Zone**

* Built & spearheaded a team of 8 Managers, 100 Pinnacle Associates across the South Zone
* Pinnacle Associate build up, retention and motivation
* Blueprinted & implemented strategies for business growth i.e. **INR 2.5 Cr per annum**; ensured **100% achievement of YTD budgets**
* Managed Max Life Branches across the Bangalore & Mysore

**As Branch Manager**

* Supervised a team of 12 Agency Managers, Pinnacle Associates and 150 plus Agents
* Led the recruitment, training, motivation, development & growth of managers and ensured maximum productivity levels
* Performed new product launches and prepared new quarterly initiatives for Agents & Managers
* Rendered feedback of the competition activity and took countermeasures

**Jul’13-Oct’16 –** Get into Family Car Rental & Real Estate Business

**Client Relationship Manager | HDFC Bank Ltd., Mumbai |** Dec’11-Jun’13

***Key Deliverables:***

* Supervised a group of top 135 Groups/500 customers with a portfolio size of around INR 110 Cr.
* Improved overall profitability of the portfolio, overachieved business income on m-o-m basis and ensured maximum profitability
* Acquired new clients (SME segment and Individuals) to bank business and converted maximum business opportunity for the bank; attended customer needs such as Life Insurance, General Insurance and Health Insurance
* Generated maximum income through CASA, Trade Forex and Insurance delivery and continuously overachieved income targets
* Amplified 60 Lacs of Trade Forex Income and bagged FD worth 51 Cr. along with increase in CASA balances through effective relationship management and prompt service
* Qualified for International trips for training/sales conference purpose to Germany, Bangkok and Malaysia

**Senior Territory Manager | Reliance Life Insurance Co. Ltd., Mumbai |** May’11-Dec’11

***Key Deliverables*:**

* Hired, formed, trained & led a team of 16 Managers, Agency Managers, and 300 Financial Consultants; identified skill gaps, executed promotional schemes, and ensured maximum productivity levels
* Discovered, managed and converted business opportunity for the company
* Pioneered new product launches and championed new quarterly initiatives for the Advisors & Manager
* Managed HNI customers, ensured big tickets from this segment and ensured the overall profitability of the territory
* Delivered strategic role and operational projects and initiatives

**Branch Head | HDFC Life Insurance Co. Ltd., Mumbai |** Aug’09-May’11

***Key Deliverables:***

* Acknowledged as Top Branch Manager in the Zone
* Achieved Annual income/premium targets m-o-m basis with maximum activations and mix of Big Tickets and Retail business
* Led a large team of 2 Business Development Managers and 15 Sales Development Managers, 6 Business Leaders and more than 300 Financial Consultants with track record of minimum attrition; involved in recruitment and training of team members
* Qualified for various Top Performer conferences abroad in 2010 & 2011 at Singapore, Bangkok, Sri Lanka and qualified for Mauritius for Training and Sales conference scheduled in June’11
* Managed HNI customers and ensured branch profitability
* Maintained high level of activation and high productivity amongst the Reporting Managers and Business Leaders

**❒ PREVIOUS EXPERIENCE**

Senior Branch Sales Manager | Tata AIG Life Insurance Co. Ltd, Mumbai | July’08-Aug’09

Branch Sales Manager | HDFC Standard Life Insurance Co. Ltd., Mumbai | Dec’06-Jul’08

Deputy Branch Manager | Aviva Life Insurance, Mumbai | Sep’02-Dec’06

Asst. Manager in Channel Sales | Maharaja White Line Ltd., Mumbai | Jun’96-Aug’02