

KAMAL CHOUDHURY

E- Mail: choudhurykamal@rediffmail.com ~ Mobile:09830069058 kolkata / Jamshedpur

Insurance ~ Finance ~ Sales & Marketing ~ Business Development ~ Team Management

Professional Overview

- ↔ A competent professional with **over 24 years** of experience in Life Insurance, Sales & Marketing, Business Development, Channel Management & Team Management.

Proficiency Forte

SALES & MARKETING

BUSINESS DEVELOPMENT

CHANNEL MANAGEMENT

TEAM MANAGEMENT

- ↔ Analysing business potential & executing plans to drive sales, augmenting turnover and achieving desired targets.
- ↔ Reviewing and interpreting the competition (through in-depth analysis of market information) to finalise the marketing strategy and ensure profitable growth.
- ↔ Developing new clients by comparative study of market variable such as cost and providing them with superior service.
- ↔ Enabling business growth by developing and managing a network of channel partners.
- ↔ Creating an environment that sustains & encourages high performance; motivating teams in optimising their contribution levels for business excellence.

Present Professional Engagement

Occupied with Tata Aia Life Insurance Co. Ltd., as Business Associate Manager in Asansol branch from October, 2019 to till now.

Finwizz Management Consultants Pvt.Ltd., finwizzloans.com a Corporate DSA as a Team Leader (Handling Five team members & local CA's firm for GST, Taxation, P&L and balance sheet, PMS, Home Loan, Personal Loan, Business Loan, Maintenance of house hold items, corporate advisory services, it's my family business from January, 2017 to till September 2019.

Role & Responsibility : Above business is operating in Kolkata & Jamshedpur .New business driving through of my team members of sales managers, tele calling support , recruiting sub agents , CA's firm, other financial consultants for procurement new business and i will look after training for our team members , use to attain HNI calls for Big ticket size business. Finally, maintaining good relation with our existing customers. Every month i will do event with my team member

Tata Capital Housing Finance Ltd., from July, 2018 to Dec, 2018.

Role & Responsibility : Regular connected with builders, promoters & with corporate offices, govt. Offices & factories for procurement of new clients. Also look after loan disbursement , liaison work with clients and our empanelled technical & legal advisors for smooth & speedy work for loan disbursement .

Tata AIA Life Insurance Co. Ltd., as a BAM from 17/08/2016 to 22/11/2016

Role & Responsibility : Everyday from early morning i had created an positive environment to my allocated team members for sustaining, motivated & encourage for business. Developed & trained them on regular basis. I had used to do joint calls with my team members for business. Go to the new prospect every day for build my new team. Finally starting of every month I have done business meeting , building relationship with event management. All I had learnt from peerless group, as I was ex area manager of Peerless group.

(Due to medical emergency of my family I was in Udaipur – Rajasthan for six & half months. It was so unfortunate for me to left Talic for medical reason)

Shriram Life Insurance Company Ltd., as Area Manager – Howrah Branch (BM) - From May'2014 to 13th August 2016

- ↔ Proactive planner with abilities in devising effective strategies for augmenting business, identifying and penetrating new market segments, promoting products for business excellence.
- ↔ Experience in leading teams for running successful process operations & experience of developing procedures as per service standards.
- ↔ Proven performer with an excellent track record in sales across assignments including Business Development Plans with skills in Resource Management.
- ↔ Possess excellent interpersonal, communication and analytical skills with demonstrated abilities in customer relationship management.

Preceding Occupational Contour

From February 2010 to April 2014 worked with Radium Kite Management services (P) Ltd., subsidiary company of Nulook Insurance Management Services (Pvt.) Ltd., An owned by Mr. P. C. Sen (Ex-MD of Peerless Group) engaged with Life Insurance, Non-life Insurance, Herbal Product & Hospital Equipment Marketing business.

Feb'06 to January, 2010 with Reliance Life Insurance Co. Ltd, as Territory Manager (Branch Manager Profile)

- ↔ Spearheading entire life insurance business operations with final accountability to achieve revenue and profitability objectives for the branches.
- ↔ Providing leadership to Sales Managers, CDAs and advisors, One Sales Trainer and one Back Office Executive and integrating their efforts to maximize overall productivity.
- ↔ Defining operational budget for the branches and implementing measures to control expenses within laid out parameters.
- ↔ Recruitment of Sales Manager's and IA's and procure business through them.
- ↔ Organizing training programme for the Sales Manager and Advisor.
- ↔ Managing overall monthly business of the branch.
- ↔ Exploring business opportunities through advisors to expand horizon of business avenues.
- ↔ Catapulted Behala-Sarsuna branch to rank among the top three branches in the Cluster.

Business Details

As SM, SSM and ESM

- ↔ W.R.P. - Rs. 3.51 CR
- ↔ Total N.O.P. - 2945

AS TM (Agency) (Tenure: Four Months)

- ↔ Recruited 130 advisors with the Sales Manager team size of 12
- ↔ Total new business was WRP of Rs. 22 Lacs

As TM (CDA) (Tenure: 1 Year Four Months)

- ↔ Recruited 41 CDA's with the team size of 410 advisor's
- ↔ Total new business was WRP Rs. 2.52 Cr.

Attainments:

- ↔ Recruited & produced **4 MDRT** advisors
- ↔ Always remained among the Top two performers as Sales Manager of RLIC (East Zone).
- ↔ Earned business incentive as SM/SSM/ESM Rs. 10.5 Lac's
- ↔ Earned business incentive as TM Rs. 56K
- ↔ Got **promoted thrice** (From SM to SSM and there after to ESM) in the FY-2007-08 because of my strong and consistent performance
- ↔ Cleared the I.J.P. and promoted as Territory Manager cum Branch Manager with effect from 15th May, 08.
- ↔ Qualified twice for Singapore & Bangkok trip
- ↔ Rewarded with Motor Cycle, LCD TV, Four Laptops, 10gm Gold Coin, Cell Phone, Washing Machine, Microwave Oven, Handy cam and many other gifts

Aug'04 – Jan'06 with Peerless General Finance & Investment Co. Ltd., Eastern Region – II (Four Branches, i.e. Jamshedpur, Ranchi & Dhanbad and Bokaro) as Area Manager

- ✎ Selection & Recruitment of Advisors and Branch Sales Executives
- ✎ To develop effective pockets of Particular Branch Area
- ✎ Managing Sales Training
- ✎ Overall Performance Evaluation
- ✎ Monitoring the entire Business
- ✎ Managing Relationship with HNI depositor.
- ✎ Organising Brand Awareness, Maturity Mela, Customer Meet, Road Show, Cluster Marketing, etc.
- ✎ Overall Management of Senior Inspector, S & ICF.O. to Inspector, 3 Tier Agents, DDS Agents, Subordinate officers in Br. Level including Branch Mgr, etc.

Attainments

- ✎ Given a growth of 85% to the existing business
- ✎ Rewarded with one Laptop

Nov'01 – Jul'04 with Shrachi Securities Ltd., Kolkata, as Manger – Resource (FD) MF & Insurance

- ✎ Built up and maintaining Brokers/ Sub-brokers network in kolkata and some areas of Jharkhand and Burdwan Dist.
- ✎ Preparation of Reports
- ✎ Preparation of Brokerage
- ✎ Credit rating of the company
- ✎ Preparation of RBI return and, NPA provisions
- ✎ Also deal in MF, Life and General Insurance Business under Distribution network.

Jan 1996 – Nov '01 with LLOYDS FINANCE LTD., Kolkata, as Marketing Executive and Sr. Marketing Executive

- ✎ Built up and maintained a huge network of Brokers, Agents, Sub-agents
- ✎ Preparation of MIS report.
- ✎ Engaged with Merchant Banking Business under Lloyds Capital Management limited.
- ✎ Liaison work with the investors
- ✎ Engaged with Hire purchase business

Scholastics

Academia

- ✎ B.Com. from Ranchi University in the year 1992.

Professional

- ✎ Certified with IRDAI & AMFI

IT Orientation

- ✎ Having basic knowledge in MS Windows, MS Office and Internet Application

Personal Vitae

Permanent Address : P-234,GOPAL MISHRA ROAD,UNIQUE PARK, P.O. BEHALA, KOLKTATA-70034.
Date of Birth : 28-12-1968
Present Salary : Rs. 5. 50 Lacs
Languages Known : English, Bengali and Hindi
Marital Status : Married
Present Address : Ashok Path ,Kadma , Jamshedpur -831009
Location Preference : Jharkhand / Chhattisgarh / West Bengal

Thanking you,

(KAMAL CHOUDHURY)

