

Rekha Kewalramani
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Career Conspectus:

- ✓ A competent individual with **over 18 years** of quality experience in Life insurance for building distribution, strategic planning and partner relationship management to scale business, establish Digital business model and working in building new channel, NBFC and corporate agent relationship.
- ✓ Execution of recruitment and sales strategy increase market reach and penetration through segmented approach.
- ✓ Expertise to drive insurance business with agency equation
- ✓ Skilled in handling large workforces – sales managers, recruitment and development managers, agency managers and agents.
- ✓ Outstanding interpersonal & employee-relations skills with ability to improved communication, diversity skills, and to aid in efficient completion of work.
- ✓ Execute campaigns for insurance awareness, S2S and cross sell programs in rural market across India

Profession certification for key competencies

- ✓ **PERSUING ADVANCE CORPORATE STARTEGIC MANAGEMENT PROGRAM FROM IIM**
- ✓ **CFP-CERTIFIED FINANCIAL PLANNER**
- ✓ **SIX SIGMA GREEN BELT (ANALYTICAL SKILLS)**
- ✓ **FIII – Fellowship (DOMAIN KNOWLEDGE)**
- ✓ **NLP (FACILITATE BUYING)**
- ✓ **DISM DIPLOMA IN SOFTWARE MANAGEMENT (IT Skills)**
- ✓ **ISTD Certified - Indian Institute of Training and Development**

Core Competencies:

Strategic Planning and Execution

- ✓ Providing strategic direction that optimizes resources and capabilities across the department.
- ✓ Developing strategies for re-orientation of the organisation structure for utilising the available human resource to achieve desired objective.
- ✓ Creating and communicating a compelling vision of the future that demonstrates how education & training can help the affiliate meet its goals.
- ✓ Develop sales strategy, contest and initiatives to drive business and expand distribution

People Management

- ✓ Leading & monitoring the team to ensure efficiency in business and meeting of individual & group targets.
- ✓ Conducting meetings for evaluating needs and designing or streamlining processes to ensure smooth functioning of interdepartmental task.
- ✓ Creating and sustaining a dynamic environment that fosters development opportunities & motivates high performance in team members.

Team Building & Development

- ✓ Spearheading sales and recruitment process for the team
- ✓ Evaluating the effectiveness of training programs by developing assessment techniques & improvising based on the same.
- ✓ Monitoring the performance of employees to ensure efficiency in performance and meeting of KRAs.
- ✓ Man Mapping and planning monthly, quarterly, half yearly and yearly budgets with stake holder

Employment Scan

KOTAK LIFE INSURANCE

Divisional Manager – Borivali

17th Jun 2021 till Date

Accountabilities

Business Development and Process Management:

- ✓ Implementation of 4 Discipline of Execution to scale up new business, recruitment and activation through lead and leg measures.
- ✓ Execution and implementation of business process and drive sales and services on physical and digital platform.
- ✓ Ensure Agent recruitment using recruitment tools, conduct opportunity seminar and enablers
- ✓ Customer Service to Sales drive weekly

Team Management

- ✓ Managing team of One Branch Manager, 5 Assistant Branch Manager and 20 RDMs and Ops Manager.
- ✓ Recruit, coach and develop BM, ABMD, Agency Associate, RDMs, Life Advisors Mentoring team to develop skill of team handling.
- ✓ Plan and Supervise Sales, Track productivity measures as for the unit, Persistency, retention.
- ✓ Conduct weekly performance review and planning for Managers through DTM, MMPM
- ✓ Build leadership pipeline of future from the unit.
- ✓ Achieve New Business, Renewal, New License, Activation targets.

Notable Credits:

- ✓ **YOY growth in New Business in 2yrs – 100%**
- ✓ **YOY growth in activation and licensing – 100%**
- ✓ **Appraisal – AE (Above Expectation) since last 2 FY**
- ✓ **Qualified as Golden Egg Manager for New RDM performance and manpower retention**
- ✓ **110% Target Achievement in FY 23-24 – No1 in Mumbai and ROMG – Zone – Won Award in Mumbai Town hall by EVP and HOA**
- ✓ **192% Target Achievement in Nov 22 – No1 in Mumbai and ROMG – Zone – Won Award by EVP**
- ✓ **Among Top 5DM Pan India in new RDM retention**
- ✓ **13th Month Persistency 93% - WON DMM Award – FY 22-23 by CEO and HOA**
- ✓ **13th Month Persistency 94% - WON DMM Award – FY 23-24 by CEO and HOA**
- ✓ **Club 90 Award on 20th Dec 2023**
- ✓ **YOY growth in APE – Premium -10% -Dec 2023**

Max Life Insurance

Sr Partner-OH(AVP) – Agency - Mumbai

11th Feb 2019 to 15th Jun 2021

Accountabilities

Business Development and Process Management:

- ✓ Execution of sales strategy Increase market reach and penetration through market segmentation. Seek new customers to scale business
- ✓ Strategizes Recruitment activities to build team of ADMs
- ✓ Ensure sales team productivity by GID, FOD and IID

Notable Credits:

- ✓ **Amount Top 3 OHs in Pan India in Activation in Fastest Active First Drive in July19**
- ✓ **112% YTD WFYP – Premium Target achievement FY 20-21**
- ✓ **150% YTD – Recruitment Target Achievement FY 20-21**

- ✓ Ranked 2 – PAN India for FY 15-16
- ✓ Target Achievement - Ranked 2 – PAN India for FY 16-17
- ✓ 100% Target Achievement in 1stQtr – June 2017
- ✓ 100 Agent recruitment in 1 Day in Region – Guj, Rajasthan and MP

D & S School of Insurance Management Business Manager 23th Jan 03 to 23th Aug 05

Accountabilities

Business Development and Process Management:

- ✓ Acquire Relationships and tie up with Corporate Company
- ✓ Maintain relationships with official of Insurance Company to scale business
- ✓ Development of new business and following IRDA guidelines and covered almost 100% of market share.

SSI Computer Education, Surat Career Counselor Apr'01-Dec'02
Aptech Computer Education, Surat Career Counselor Jan'99–Mar'01

Notable Credits:

- ✓ Meeting Yearly target in 6 months
- ✓ Joined from day-1 of the company
- ✓ Acquire 100% market share within 6months for 2 consecutive years.
- ✓ Promoted within 6months

Strengths

- ✓ Sales and Distribution Management
- ✓ Can Travel Extensively
- ✓ Handling Large work force
- ✓ Execution

A Scholastics

EDUCATION	YEAR OF PASSING	BOARD	PERCENTAGE
S S C	MAR 1992	MAHARASHTRA STATE BOARD	73%
H S C	MAR 1995	GUJARAT HIGHER SECONDARY BOARD	60%
TY BSC	APR 1998	SOUTH GUJARAT UNIVERSITY	58%
PGDMM	JULY 1999	AICTE – DELHI UNIVERSITY – PART TIME – EVENING COLLEGE	55%

Personal Dossier

- ✓ Date of Birth 14th Jan 1977
- ✓ Marital Status Married
- ✓ Languages Known English, Hindi, Gujarati, Marathi (Read, Write and Speak)
- ✓ Address Flat No – 20, Meghalay Chs, Near Rail Nagar, Borivali West Mumbai 400092

Date: 6 February 2024