

YOGESH

Senior Management Professional

LOCATION
Mumbai / Delhi (NCR) / Pune

*Curious, Enterprising & a Trustworthy Leader, with a proven track record of stamping success in uncertainties & challenges. A strategic visionary, with a clear sense of purpose and urgency when faced with diverse set of challenges. At ease with budget limitations, deadlines and high-pressure situations; targeting leadership assignments in **Product Management/ Process Enhancement across Insurance / Loans/ Telesales/Fintech sector** with an organization of high repute*



PROFILE SUMMARY

- ❖ **Offering chronicled success of nearly 23 years** in Product Management & Development, Bank Insurance, IRDA compliance, Process Enhancement and Sales & Marketing
- ❖ Key strategist & implementer with proficiency in **translating business vision and strategy into operational & marketing tactics** in collaboration with business leaders aimed at meeting both business and marketing goals
- ❖ **Wealth of expertise entails in delivering strategic direction to the regions for Loans and other Financial Products** for monitoring & evaluating the business & competitive environment
- ❖ Successfully **established annual sales plans, forecasts for each product and territory** (based on historical data, market trends, competitive activity, promotional strategy and sales effort), realistic costs of operating the sales force; and sales promotion plans & so on
- ❖ Played a key role in achieving the **overall business growth from 10 Cr insurance premium** scaled up to 100 Crore in 2022; managed IRDA compliance, Product & Sales training of teams across products and verticals
- ❖ Performance-driven professional with **experience of augmenting business, penetrating new markets** for business excellence and introducing new products in diversified sectors
- ❖ **Expertise in creating new partners and harvesting untapped business opportunities**; effectively identifying and networking with channel partners, resulting in deeper market penetration & improved market share
- ❖ **Proven skills in achieving the region wise sales target** and producing the **business for new products & services**; expertise in expanding market share, implementing promotional activities, generating new business, maintaining quality assurance and targeting the potential customers
- ❖ Focused on **identifying a specific 'need or gap'**, then finding solution for it, by optimizing systems by synergizing people, process & technology intervention
- ❖ **Merit of achieving more than 10 awards** for showcasing brilliance towards the roles assigned across LIFE & GI business; gained recognition for **designing successful R&R programs**

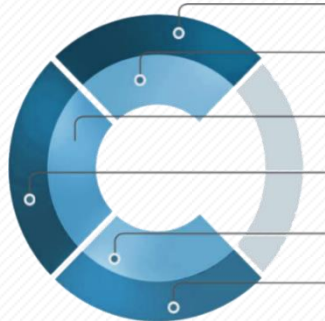


CORE COMPETENCIES

- Product Management
- Business Planning & Growth
- Sales & Marketing
- Vendor/Partner Management
- Campaigns/ Promotional Events
- Process Improvement
- IRDA Compliance
- Stakeholder Management
- Team Building & Leadership



SOFT SKILLS



- Change Agent
- Collaborator
- Communicator
- Innovator
- Planner
- Thinker



EDUCATION

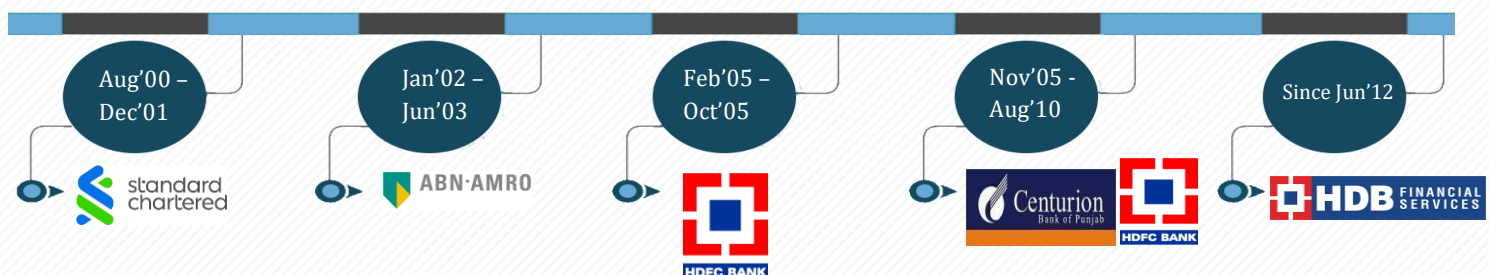
- Pursuing Digital Marketing and Analytics course** from IIM Rohtak
- Post-Graduation (Major in Marketing & Minor in Finance)** from International School of Business & Media, Pune in 2005
- B.Sc. (Chemistry)** from B.N. Bandodkar College of Science (Mumbai University) in 1998

CERTIFICATIONS

- ❖ **AMFI Certified** by National Stock Exchange
- ❖ **IRDA Certified** for Life and General Insurance
- ❖ **Digital Marketing & Analytics course** from IIM Rohtak



CAREER TIMELINE (Recent 5)



WORK EXPERIENCE

Since Jun'12 with HDB Financial Services, Mumbai

Growth Path:

Regional Manager - Product & Sales Insurance, Housing Loan

National Sales Manager – Telesales & Fintech

Key Result Areas:

- ❖ Developing the strategy & plans for organization's business operations; conceptualizing & developing new business strategies leading to an increase in turnover & profitability of the organization by promoting & communicating regarding the new products
- ❖ Working as Product Manager with expertise in heading end-to-end Product Lifecycle functions inclusive of:
 - Product strategy & vision, roadmaps, requirement gathering & prioritization, release criteria management
 - Strategic partner liaison for development and releases, senior management collaborations (deliver winning products)
 - Work with external third parties to assess partnerships and licensing opportunities
 - Deliver MRDs (Market Requirements Document) and PRDs (Product Requirements Document) with prioritized features and corresponding justification
- ❖ Leading end-to-end ownership of product development, stakeholder negotiation on estimates, best practice implementation and performance dashboards
- ❖ Collaborating with Product Management to break customer requirements into technical requirements and user stories for new features or enhancement to existing features
- ❖ Develop strategic marketing plans for a product or product line through market research, competitive analysis, pricing, customer engagement, and business planning
- ❖ Driving liability Sales Channel & Digital Channel on a regular basis to meet the monthly targets on spends/activation & x-sell
- ❖ Specifying customer requirements basis on-going feed-back from customers, channel & analysis of different Programs
- ❖ Following New Business Initiative and Product Management Procedures for formal approvals and risk assessments
- ❖ Determining all impacts of a new or changing product across all functional areas
- ❖ Mentoring & monitoring the performance of team members to ensure efficiency in process operations

PREVIOUS EXPERIENCE

Nov'05 - Aug'10 with eCBOP + HDFC Bank

Growth Path:

Nov'05 – May'08: Product Manager

Nov'08 - Aug'10: Product & Process Manager-Wealth Advisory Services

Highlights:

- ❖ Front-led 50 Wealth advisors team across 12 zones pan India; delivered long-term vision and strategic planning of online marketing campaigns
- ❖ Engaged in Telesto Software Implementation – A software for Customer Portfolio building, risk-based recommendation for investments
- ❖ Leveraged skills in negotiating favourable terms & quotes from 7 vendors & suppliers, with cost saving of 50lacs annually
- ❖ Directed General Insurance business of more than 150 - 200 crore annually with growth of 28% YoY
- ❖ Successfully launched various contest and promotional activities across branches & direct Sales teams, resulted in 30 to 40% of additional premiums
- ❖ Showcased excellence in managing products that resulted in increase of 20% renewal business revenues in GI business
- ❖ Developed MF transaction reconciliation software with ICRA Online resulted into actual business & revenue calculations

Feb'05 – Oct'05 with HDFC Bank Ltd, Mumbai as Investment Relationship Manager

Highlights:

- ❖ Orchestrated 25% increase in revenue in my tenure of 9 months, outperforming "high-reach" sales targets every quarter
- ❖ Gained recognition for achieving Awards for excellent sales performance, including Product Champion for Insurance Sales & Best IRM Award for 3 months in a row July'05, Aug'05 & Sep'05'
- ❖ Amplified the referral business by 37% through an aggressive campaign initiative of cold-calling, offering referral incentives and participating in promotional events

Jan'02 – Jun'03 with ABN AMRO Bank, Mumbai as Personal Financial Consultant

(Amplified the cross-sell business by 40% for new sourced customers to add more than 500+ new relationships to bank; spearheaded tele marketing setup ensuring quality of leads, tracking conversion ratio and incentive management)

Aug'00 – Dec'01 with Standard Chartered Bank, Mumbai as Sales Executive

Jul'98 – Jul'00 with ANDROMEDA Marketing Mumbai as Associate of Citibank

PERSONAL DETAILS

Date of Birth: 26th October 1976

Languages Known: English, Marathi and Hindi

Address: The Verraton, Olivia Tower B Flat no 2804, Neelkant woods Manpada Thane West 400610