

GURMEET SINGH

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PROFESSIONAL SUMMARY

- 17+ years of experience as Wealth/Financial Manager in the banking/ investment and Insurance portfolio industry as Retail Sales Head
- Solid background in portfolio designing, product knowledge, relation building and customer service.
- Monitor the planning, budget and staffing following adequate project management standards and methodology
- Define clear and realistic plans, workload and budget estimations at detailed level for assigned projects/programs
- Thorough knowledge of the insurance industry, with expertise in one or more sector-specific areas e.g. claims management, non-life underwriting
- Top-ranked Investment manager recognized for contributions to record-setting sales figures, territory expansion and new account development.
- Proven ability to build and lead sales teams to achieve multimillion-dollar revenue gains.
- Offer an in-depth understanding of the sales cycle process and remain focused on customer satisfaction through all stages.
- An experienced and fearless cold caller, a skilled presenter, an able negotiator and a successful closer.
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- **EXPERTISE :**
 - Profit Centre Head** :Handled independent branch and region and has got exposure and experience on the overall profitability of the region branch wise
 - Team Management** : Managing team of hardcore sales and marketing professionals
 - Training & Development** : Regular trainings and motivations to the sales team and giving them regular inputs about the market and deadlines.
 - Service Orientation** : Interaction with the customers and random check on the existing customers about there satisfaction level.
 - Client Servicing** : Giving high end support to the HNIs is a speciality
 - Operations & compliance** : Maintaining coordination between operations, sales, training and proper check on the code of conduct.

FUNCTIONAL EXPERTISE

- Sales Team Supervision
- Territory Management
- New Account Development
- Relationship Building
- Complex Negotiations
- Presentations & Proposals
- Closing Strategies
- Sales Training
- Lead Qualification
- Sales Origination & Business Development
- Detailed knowledge of insurance products
- 2. Leadership skills
- 3. Motivator
- 4. Good planning
- 5. Decisiveness
- 6. Organization skills
- 7. Good time management skills
 - Excellent leadership quality.
 - Ability to handle large team.
 - Good organizational and management knowledge.
 - In depth knowledge of insurance products, procedures and claims.
 - Ability to perform under pressure.
 - Great risk and time management ability.
 - Capacity to deal with client's complaints.
- Proficient in MS Office (Word, Excel, PowerPoint and Outlook) and internet
- Demonstrate strong leadership and consensus-building skills in a dynamic environment
- Be a point of integration; connect all facets of the business when initiating, developing and implementing marketing and communications projects
- Demonstrate a deep understanding of Insurance and Financial Services sector

- Motivate professionals across Banking Capital Market network to realize the BMC vision in sectors; enable innovative thinking and inspire innovative action in others; communicate the business case for change; leverage communications to inspire others
- Assert own ideas and persuade others; gain support and commitment from others; mobilize people to take action; use creative approaches to motivate others to meet the sector's strategic goals; engage with leaders effectively to gain sponsorship for activities
- Develop appropriate project plans in alignment with management methodologies and professional standards; effectively partner with stakeholders to execute against project plans; be adaptable and proactive in addressing project challenges
 - Deliver on EY and BMC strategic priorities; align EY's business priorities to the Insurance agenda, brand and revenue goals; achieve the desired results
 - Enable knowledge sharing throughout the Insurance Sector; develop an ability to synthesize information from others; help the Sector address its big issues; serve as an organizational connector; address complex political issues directly yet diplomatically
 - Gather client feedback to generate meaningful, actionable information that helps drive change and continuous improvements across the organization; complement the data-gathering and change process with a strong marketing plan that communicates the importance of customer satisfaction both internally and externally

PERSONAL SKILLS

- High self confidence
- Good communication skills
- Able to perform under pressure.
- Honest to the customer and company.
- Quick learner

EXPERIENTIAL TRAININGS

- Qualified Insurance Regulatory Development Authority of India (IRDA) **2005**
- Qualified FINSIGHT (Financial Market Insight) **2004**

EMPLOYMENT HISTORY

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- **Chief Sales Manager** **2011 to Present**
Ageas Federal Life Insurance Company Limited, Chandigarh, India

Recruited to lead start up of Northeast sales region and manage a 12-member team within \$8.2 million, 12-state territory. Grow market share by increasing gasket product-line sales to warehouse distributors and retail stores.

Impact & Results:

- As Chief Sales Manager North India, managed end-to-end operations encompassing Sales, Marketing, Recruiting and Training.
- Recognized as a star being a **TOP PERFORMER** through and through in all the organizations.
- Felicitated, awarded and rewarded every year for HNI sales, Team Building and Overall achievements for Sales and Team Management.
- Awarded International Tours for Learning and Leading twice every year, right from the beginning.

- Acquainted and updated HNI customers with the existing financial market scenario and suggested them different solutions in accordance with their interest and requirement
- Awarded for highest persistence level 99% , After Sales Service and Customer Retention across country.
- Year On Year been awarded on international destinations for highest overall performance (**Manager Of The Year**)
- Boosted company sales by 30% within a 2-year period by establishing new products and clients
- Increased territory sales from less than \$4 million to \$8.2 million within two years, exceeding quota by 12% in 2011 and 15% in 2010.
- Ranked as #1 sales manager (out of 12) in 2011 and 2010.
- Fostered a robust, sustainable network of buyers from Maine to Florida, leveraging strong listening, presentation and closing skills to optimize sales results despite previously dominant competitor advantage.
- Introduced new gasket lines into the market, often closing sight-unseen sales of newly released products.
- Demonstrated an unwavering commitment to customer service, adding new customers while maintaining premium service levels with existing accounts.
- Awarded (GALAXY MANAGER OF THE YEAR) since my joining year on year basis till date

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 □ **Regional Head (Territory Head)** **2009-2011**
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Aviva Life Insurance Company Limited, Chandigarh, India
 Managed daily operations of customer service department generating \$12.5 million annually. Provided floor sales leadership and supervised eight associates.

Impact & Results:

- Surpassed sales goals by 19% in 2009 and 14% in 2008.
- Recognized for superior performance as a two-time district “Employee of the Month” honoree.
- Taking ownership to provide problem resolution and respond to customer inquiries in a timely manner
- Development of new business client leads
- Acting as a resource for continuous improvement initiatives
- Managing a team of 10 Sales leaders, Relationship Manager & 259 Insurance Consultant
 Coordinating with hub branch operations for processing and reconciling of proposals, recruitment / agency applications, licensing of IC’s, various expense bills, petty cash statements, etc.
 Arranging all activities for the sales support and monitor them.
- Setting up liaison with different training institutes regarding IRDA training.
 To manage the entire collection of new insurance proposals and renewal premium for Branch
 Maintaining branch expense ratio.
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Achievements :

Producing SEVEN MDRT in the yr 07 & Seven Gold Club Members in FY 07-08.
 Highest Early Birds In Area office.
 Highest GOLD & SILVER CLUB member producer in the Punjab cluster.
 Highest Early Birds in Area office.
 79% achievement of yearly target (5.50cr).
 Felicitated with “CEO TROPY OF EXCELENCE PERFORMANCE” for the best branch office in the Cluster in annual award ceremony.

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- **Senior Branch Manager**
SBI Life Insurance Company Limited, Chandigarh, India

2007-2009

Responsibilities

- Building a strong team.
- Ability to understand customer needs and explain about different insurance products.
- Train the team members effectively.
- Meet daily, weekly and monthly target.
- Make sure that team members meet their targets.
- Keep update of all the different insurance products.
- Marketing direct contacts with clients if needed.
- Convince the customers to buy insurance.
- Developing and maximizing incomes to the company.

Recruitment of potential advisors.

Getting them trained as per IRDA norms

Developing them with various selling skills and making them confident with product of the company.

Managing a team of 46 Insurance Consultants which are working in the system successfully.

Maintaining an activation ratio of 46% which is considered as an outstanding ratio in the insurance industry.

Organizing weekly training sessions & meetings of my team in order to make them aware of the changes taking and reviewing their performance.

Recruitment, Motivation of Insurance Consultant

Responsible process of developing a team of committed and hard working individual with a high level of integrity to become members of my sales team.

Motivate, Mentor and guide them for a highly rewarding career.

Sales and Marketing :

Performing Joint sales calls with Insurance Consultants.

Responsible for activation of Insurance Consultant.

Drive Insurance Consultant to achieve preset desired targets.

Notable Contributions :

Actively involved in launching various offers, conducting different events like Monthly meeting, Blood Donation Camp.

Initiated identification process for probable MDRT's and conducted Mission MDRT meet.

Initiated the process of celebration of Victory Day at the Area Office.

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- **Resident Manager**
HDFC Life Insurance Company Limited, Amritsar, India

2005-2007

Responsibilities

- Meeting deadlines on daily basis.
- Convince the customers to buy insurance products.
- Meet the customers timely as per their convenience.
- Understand the different insurance products and keep update to new ones.
- Report to the manager at the end of the day.
- Maintain reports on daily basis.

Achievements

- Rewarded for meeting deadlines.
- Won many contests conducted in previous company regarding to insurance.

- **Senior Agency Manager**
ICICI Prudential Life Insurance Company Limited, Chandigarh, India

2002-2005

Responsibilities :

Managing a team of Two Assistant Business Associate Managers,
28 Sales Leaders & 387 Insurance Consultants.
One Executive Advisor & 58 Sr.Advisors are working with me.
Working as a profit centre head and responsible for the profitability of the branch.

Arranging all activities for the sales support and monitor them.
Primary underwriting of proposals to minimize TAT & discrepancy
Arranging all activities for the sales support and monitor them.
Maintaining branch expense ratio.
Reporting to the Cluster Manager

Achievements :

Highest NB Submitted in Q3 OND 09 (319).
“ROUTE 51” JFM 09 Qualifier 210% of JFM Target.
Outstanding Performance on July 09 FP Group (C).
One Executive Advisor for Switzerland & Two Sr.Advisors had been qualified for Pataya Trip for the year 2010.
Maximum Promotion of Sr.Advisor To Sales Leader & PBA To BA in Cluster.
Maximum NLA activation (3/20) in Q3 (OND).
Big Boss Merchandise Winner for the Month Dec 09.

EDUCATION HISTORY

- **Bachelor of Commerce**
Osmania University, Hyderabad, India
- **Masters in Finance and Control**
Punjab University, Chandigarh, India

1993-1994

1997-1998

REFERENCES AVAILABLE UPON REQUEST