

Ramandeep Singh Sahni, MBA
Male, Indian, 35 years
Languages: English, Hindi, Bengali, Punjabi

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ABOUT ME

- Enthusiastic
- Self Motivated
- Go-Getter with high energy Level.
- Excellent in relationship building & manpower management.
- Experienced sales professional with proven success records.

PROFESSIONAL EXPERIENCE:

SBI CARDS & PAYMENT SERVICES LTD :- 11th March,2019 – till now

Worked as **Senior Manager – Insurance & Cross Sell**

- Deliver on planned insurance & cross-sell sales volume & penetration at credit card point of sales for zone month on month.
- Budgeting & planning for lead generation, sales, income along with cost assumptions for all available products.
- Liaison with tele-marketing team & drive them towards achievement of targeted sales & quality numbers.
- Help product team in periodic industry benchmarking of products, gather sales feedbacks, analysis & create new opportunities for sales/ new products.
- Drive engagement at point of sales team to ensure maximum insurance & cross-sell penetration and help them achieve their respective insurance & cross-sell targets.
- Work closely with operations & product team to maintain positive customer VOC & complaints resolution.
- Partner management with insurers & other service providers.
- Ensure all compliance related requirements are being met in the zone.

MAJOR ACHIEVEMENTS:-

- A single point of contact for entire EAST region managing both banca & retail channel with 0 complaints/escalations.
- Won the esteemed "employee of the quarter" award in October 2019.
- Won the most important "Spot Award" in August 2021 for pro activeness in one of the case which could have been a major escalation from the channel partner.
- Among the only RSM pan India who achieved the target in FY 19-20 & 21-22 on all the product line.
- Maintained highest signature penetration / net policies among all RSM's Pan India.
- Appointed as one man contact, liasoning with CPP team for fraud settlement of all cases pan India.
- Made myself the "Face of Cross sell" among all stakeholders across EAST.
- Handled all refunds/cancellation/escalated cases with utmost priority & made a reliable name for myself in servicing as well.

HDFC ERGO GIC LTD :- 26th March,2014 - 8th March, 2019

Worked as **Manager - Channel Sales (Bancaassurance)**

Key Responsibilities:

- Work to achieve targeted premium with appropriate channel penetration as per potential.
- Cross sell and upsell of retail lines of products.
- Training and provisioning of sales tools, marketing material, rewards & recognition , contests for channels.
- Maintaining business hygiene through minimum policy cancellation , avoiding negative profiles / customers / segment / channel.
- Work on over achievement for the bench marked figure for renewals.
- Budget planning and presentation in terms of manpower & targeted premium.
- Support function for the shared services in terms of MIS , feedback & Business intelligence.
- Customer service for the escalated cases of claims & policy servicing.

MAJOR ACHIEVEMENTS:-

- Was among the few ones PAN India who got exceptional rating (1) in 2018.
- Kolkata sold the maximum Super top up policy in March, 18 & I was awarded the top manager for driving it for the month.
- I topped Pan India in 2017 when our new health offering was launched (Health Suraksha Silver with Regain). Sold the maximum no of NOP's.
- Was selected to represent HDFC ERGO at PAN India level in GOA & discuss business , strategies & way forward for the channel (2016).
- Kolkata continuously competed with Tier 1 cities & often emerged victorious on YTD basis.
- Handle multiple channels single handedly & drive the focused/new product as per the management decision. Never faced an escalation from Bank/customer's side during my entire tenure.

TATA AIG GIC LTD :- 23rd January, 2013 - 25th March,2014

Worked as **Senior Channel Development Manager- AGENCY**

Key Responsibilities:

- To recruit and appoint agents for General Insurance business.
- Train agents on products, process and USP's of Co.
- Manage the daily activity of producers to ensure strong pipeline.
- Coach & guide agents to cross sell and grow their business.
- Ensuring IRDA compliance regarding licensing & commission payments to agents.
- Support/guide the producer in all activities related policy services

ICICI LOMBARD GIC LTD :- 10TH Feb 2010 – 22nd January 2013

Worked as a **Unit Sales Manager – Channel Sales**

Key Responsibilities:**Kolkata : 1st June, 2012 – 22nd January, 2013**

- Business generation in assigned territory through sales channels.
- Manage relationships with all channel partners
- Maximize own share of business in channels
- Motivation of sales channels for growth in business generation
- Evolve, drive and manage sales promotional activities
- Maintain positive business generation & ensuring portfolio profitability in the territories assigned
- Provide constant feedback on company's products and market intelligence.

Lucknow : 10th Feb, 2010 - 31st May, 2012

- Generating sales through the Retail/ Channel (Bank) route
- Support business sourcing by coordinating regular training programs
- Manage Relationship with existing channel partners
- Motivation of sales channels for growth in business generation
- Evolve, drive and manage sales promotional activities

Key Achievements

- Ranked 4th best USM Pan India & 2nd across North in March 2012.
- Best Combined Ratio (measure of profitability) across north.
- Grew business volume from 2 lacs to 22 lacs in Lucknow between 2011-2012.
- Co-coordinator for Health, Renewal business for Entire North India Branches.

ACADEMIC QUALIFICATIONS

Year	Educational Qualification	Institution	Subjects/Specialization
2010	MBA	ICFAI University, Dehradun	Marketing (Major) and Human Resources Mgmt. (Minor)
2008	BBA (Hons.)	The Bhawanipur Education Society College, Kolkata	Marketing Management, Financial Management, Human Resource Management
2004	XII (ISC)	St. Thomas School, Kolkata	Commerce
2002	X (ICSE)	St. Thomas School, Kolkata	Mathematics, Science, Hindi, English

EXTRA-CURRICULAR ACHIEVEMENTS

- Speaker in "***Green Conference***" initiated by ICFAI Business School, Goa in 2009
- 1st position in "***BUSINESS BAZIGAAR***" event in Scottish Church College's fest 2007
- 3rd position in St. Xavier's college management fest in the event named *SWAYAM* organized to celebrate the Women's Week in Kolkata 2007
- Actively involved in Writing Plays, Arranging fests, Organizing events during graduation & MBA
- Co-member & Writer for the monthly college newsletter "***PARWAAZ***"

ORGANIZATIONAL SKILLS AND LEADERSHIP

- Volunteered in '***Financial Tsunami***', a seminar, ICFAI Business School, Goa, 2009.
- Represented college in Scottish Church College's management fest "PODSCORB" & St. Xavier's management fest "XMC '07"
- Team Captain - Led inter-school cricket team 2003-04
- Core Committee Member, cultural events committee, The Bhawanipur College 2005-07
- School Head Boy, St. Thomas School, Kolkata 2000-02

INTERESTS

- Playing and watching Cricket
- Playing Badminton
- Playing Snooker
- Watching movies and listening to Music

CONTACT ADDRESS

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