



## Kanhaya Lal

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Date of Birth: March 10<sup>th</sup> 1985

### Current & Permanent Address:

**H.No 1 Shiv Nagar Colony Street No. 10 Police Line Road**

**Batala Distt: Gurdaspur Punjab 143505**

### CAREER OBJECTIVE

- “To build a career with an organization which provides ample opportunity to grow professionally & personally want to lead with humility and learn from those who surround me regardless of titles or seniority”.

### WORK EXPERIENCE

#### **7 June 2024- 30 Aug 2024: Relationship Manager Policy Bazar Insurance Broking Services Pvt Ltd**

- Sales: Driving Sales through the agency network and helping agents with sales calls.
- Recruitment: Recruiting, onboarding and activating agents and partners.
- Training: Conducting continuous agent training programs.
- Relationship building: Developing and maintaining strong relationships with agents and clients.
- Marketing: Managing all marketing and promotional activities for general insurance.
- Cross-selling: Meeting targets for cross-selling on existing insurance channels.
- Process streamlining: Coordinating with teams to streamline processes.
- Competition analysis: Tracking competitors on web, app, social media, and more.
- Training scheduling: Ensuring training is scheduled around new product introductions and other requests.

#### **27 April 2022- 29 Feb 2024: Relationship Officer (GIB & CSC) HDFC BANK LTD.**

- Sales: Driving Sales through the agency network and helping agents with sales calls.
- Recruitment: Recruiting, onboarding and activating agents and partners.
- Training: Conducting continuous agent training programs.
- Relationship building: Developing and maintaining strong relationships with agents and clients.
- Marketing: Managing all marketing and promotional activities for general insurance
- Cross-selling: Meeting targets for cross-selling on existing insurance channels.

- Process streamlining: Coordinating with teams to streamline processes.
- Competition analysis: Tracking competitors on web, app, social media, and more.
- Training scheduling: Ensuring training is scheduled around new product introductions and other requests.
- Responsible for cluster sales targets and performance of branches and supervising the quality of leads generated.
- Preparation of annual budget plans and publishing of Daily/Monthly business reports, Cost Analysis, Account profitability report and MIS reports required for portfolio control on scheduled dates to senior management and line teams.
- Device changes in existing processes and work on new processes for streamlining work flow and improving efficiency by way of reduction in total TAT.
- Conducting training of newly joined Vles HDFC BF/BC Portal.
- Running contests for sales team and arranging marketing activities.

**Feb'2019- March'2021: District Manager CSC E-Governance Services India Limited- Gurdaspur,Punjab**

- Working of Motor, Life & health Insurance and loans, credit card, NPS, etc. and products as and when introduced by the organization.
- Supporting of financial Life & health Insurance and loans, credit card, NPS, etc. And last mile implementation in all the Gram Panchayats within the respective District Administration.
- Experience in sales & marketing and field work is desired. 3. Willingness to travel across the district at the Gram Panchayats to set up new CSCs and extend support to existing CSCs.
- Coordinating with State teams, CSC SPV teams and National team for smooth implementation of the project.
- Working with DeGS for selection of VLEs, CSC locations and enabling factors ensuring smooth operations of CSCs
- These resources would be the first point of contact for redressing VLEs' issues and the issues raised at the Help Desk.
- These resources would facilitate the capacity building and training activities conducted by CSC SPV and State/UT in the district for increasing sustainability of CSCs.
- Co-ordinating with other State/UT departments along with the State teams for enablement of more services into the CSC platform and integrating existing services/portals into the universal CSC technological platform.
- Conducting regular field level assessments of CSCs within the district. It is proposed to provide Geo-Tagged application support to these resources for undertaking regular field visits of CSCs within their operational district providing a hand-holding support to VLE
- Heading common service center distribution channel business of district Gurdaspur.
- Recruiting and Managing team of financial advisors/agents.

Managing the complete life cycle of financial advisors/agents e.g., Meeting and interacting with them on regular basis

- Training the financial advisors/agents on our app for servicing their customers in most efficient and effective manner
- Driving partners for higher productivity and focus on renewals and ensuring that focus is not diluted.

**Jan'2017 – July'2018: Sub Divisional Executive Punjab Sewa Kendra (BLS E-Solution Pvt. Ltd – Gurdaspur, Punjab**

- Responsible for client acquisition and managing the overall client relationship
- Working in close collaboration with Legal & CPA agencies for TAT and payout management.

- Customer visits and field inspections
- Driving daily MIS for credit underwriting team to ensure healthy portfolio
- Participating in meeting at District Administrative Complex Gurdaspur
- Training the financial advisors/agents on our app for servicing their customers in most efficient and effective manner
- Driving partners for higher productivity and focus on renewals and ensuring that focus is not diluted.
- Achievement of Monthly/Quarterly/Yearly targets as assigned by the manager/organization from time to time.
- Understanding and aligning with company's policies and ensure full compliance.
- Maintaining the highest level of business hygiene.
- Identifying new approaches to enhance reach and generate more sales in the assigned region.

#### **Jan'2013-June'2016: Technical Engineer Secure Energy Services Pvt Ltd- Panchkula, Haryana**

- Product Manager accountable for designing and launching **R-APDRP (MDAS) PSPCL Project.**
- Prepared blue print of product policies guidelines, coordinated & facilitated discussion and thus arranged sign off from relevant stakeholder's i.e. risk/product/analytics/ops/technology/audit/legal compliance & ORM.
- Set up framework approved by competent committee for **R-APDRP (MDAS) PSPCL.**
- Envisaged building robust portfolio quality monitoring & review system, automation of underwriting decision.
- Designed training module and conducted training of staff before launch of product.

#### **Education**

- Bachelor of Science in Information Technology (2013) from Punjab Technical University, Jalandhar (64.5%)
- Computer Engineering Diploma in Polytechnic (2006) from Punjab State Board Technical University, Chandigarh (60.23%)
- 10th (2001) from Punjab School Education Board, Mohali (60.1%)

#### **INTERESTS**

- Playing Guitar and Flute, Swimming.
- Reading books, newspapers and listening to music.

#### **Declaration**

I do hereby declare that information provided above is true to best of my knowledge and belief.

Place: **Ludhiana**, Punjab

Date: 14/05/2024