



Rajesh Debnath

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Experienced Area Head with a proven track record in the General Insurance industry.

Professional Experience

Ginteja Insurance Brokers Private Ltd. Agartala, Silchar & Meghalaya. Area Manager

02/24

- **Business Development:** Led business growth initiatives by identifying opportunities for insurance products and services, developing sales and distribution strategies, and consistently meeting revenue targets.
- **Team Management:** Supervised and motivated a team of 6 sales professionals, ensuring high performance through training and support.
- **Customer Relations:** Established and maintained strong relationships with customers, intermediaries, and partners, acting as the company's primary representative in the region.
- **Market Research:** Conducted in-depth market research to stay informed about trends, competition, and customer preferences, adapting company strategies accordingly.
- **Financial Management:** Managed regional financial operations, including budget control, expense management, and financial reporting.
- **Reporting:** Provided regular performance reports to senior management, highlighting key performance indicators, challenges, and growth opportunities.

Turtlemint Insurance Broking Services Pvt Ltd. Agartala & Silchar City Head

04/22 - 02/24

- **Business Development:** Drove business growth through strategic planning and execution, meeting revenue targets for the assigned region.
- **Team Management:** Led a team of 6 sales professionals, fostering a motivated and well-trained workforce capable of achieving their goals.
- **Customer Relations:** Strengthened customer and partner relationships, serving as the key point of contact in the region.
- **Market Research:** Conducted market analysis to align the company's offerings with market demands and competitive landscape.
- **Financial Management:** Oversaw financial operations, managing budgets, controlling expenses, and ensuring accurate financial reporting.
- **Reporting:** Delivered comprehensive reports to senior management, detailing regional performance and strategic insights.

IFFCO Tokio General Insurance Company Limited. Agartala Branch Bima Kendra Head

06/20 - 03/22

- **Team Management:** Led and supervised a team of insurance professionals, including agents, underwriters, claims managers, and support staff, ensuring cohesive operations and high team performance.
- **Sales and Marketing:** Developed and executed strategic sales plans to meet and exceed sales targets, driving customer acquisition and retention efforts.
- **Claims Processing:** Managed the end-to-end claims process, ensuring efficient, fair, and timely investigation and settlement of insurance claims.

- Customer Service: Maintained exceptional customer service standards by addressing client inquiries and resolving concerns promptly, leading to high levels of customer satisfaction.
- Compliance: Ensured full compliance with all relevant insurance regulations and company policies, maintaining the integrity and operational standards of the branch.
- Budget and Financial Management: Oversaw the branch's budget, controlled expenses, and implemented strategies to optimize revenue generation and financial performance.
- Reporting: Prepared and presented regular reports to senior management, detailing the branch's performance, key metrics, and strategic recommendations.
- Training and Development: Facilitated the professional growth of branch staff and intermediaries through targeted training and development programs, enhancing skills and overall productivity.

Reliance General Insurance Company Limited. Agartala Branch
Sales In- Charge

06/19 - 06/20

- Sales Strategy: Developed and implemented effective sales strategies to meet and exceed revenue targets for general insurance products, driving business growth.
- Team Management: Led and managed a team of Sales Development Officers, insurance agents, and representatives, providing ongoing training, guidance, and support to enhance performance.
- Customer Acquisition: Identified and acquired new customers and clients for insurance policies, contributing significantly to the expansion of the customer base.
- Relationship Building: Cultivated and maintained strong relationships with clients, brokers, and other key stakeholders, fostering long-term partnerships.
- Product Knowledge: Maintained in-depth knowledge of various insurance products and policies, ensuring that the team and clients are well-informed.
- Market Research: Conducted comprehensive market analysis to identify opportunities, understand competition, and adapt strategies accordingly.
- Sales Reporting: Monitored and reported on sales performance, market trends, and customer feedback, providing insights for strategic planning.
- Compliance: Ensured adherence to insurance regulations and company policies, maintaining the highest standards of operational integrity.
- Revenue Growth: Contributed to the company's revenue growth and increased market share through strategic sales initiatives and effective execution.
- Customer Service: Delivered exceptional customer service and support to policyholders, ensuring high levels of satisfaction and loyalty.
- Sales Targets: Set and consistently achieved sales targets and key performance indicators (KPIs), demonstrating strong sales acumen and leadership.

Royal Sundaram General Insurance Company Limited. Agartala Branch
Territory Sales Manager.

02/18 - 06/19

- Strategic Sales Execution: Developed and implemented sales strategies to consistently meet or exceed sales targets and revenue objectives within the assigned territory.
- Distribution Network Management: Established and nurtured strong partnerships with Tripura Gramin Bank to effectively distribute general insurance products through their channels.
- Team Leadership: Led and managed a team of sales executives, providing direction and support to ensure they consistently achieved their individual sales targets.
- Product Expertise: Maintained comprehensive knowledge of general insurance products, effectively communicating their benefits to potential customers and stakeholders.
- Training and Development: Delivered targeted training and guidance to bank staff, enhancing their ability to sell and support insurance products.
- Customer Relationship Management: Ensured high levels of customer satisfaction by promptly addressing inquiries, resolving issues, and fostering long-term customer relationships.
- Regulatory Compliance: Ensured all sales activities were fully compliant with IRDA regulations and

company policies, maintaining operational integrity.

- Sales Reporting: Compiled and presented detailed sales reports and performance metrics to senior management, providing insights for strategic decisions.
- Target Tracking and Adjustment: Monitored and analyzed sales data, making strategic adjustments to ensure achievement of sales targets and continuous improvement.

HDFC ERGO General Insurance Company Limited. Agartala VO

08/17 - 02/18

Associate Manager

- Prospecting and Outreach: Identified and engaged with potential customers to assess their need for insurance coverage, expanding the client base.
- Sales and Consultation: Conducted client meetings to understand their insurance requirements, providing expert guidance on various insurance products and policies.
- Policy Sales: Successfully sold insurance policies tailored to clients' needs, ensuring they fully understood the terms, coverage, and benefits.
- Client Relationship Management: Built and nurtured long-term relationships with clients, offering continuous support and addressing any queries or concerns they had.
- Sales Targets Achievement: Consistently met or exceeded sales targets, contributing to the overall success of the team and company.
- Cross-Selling Opportunities: Identified and leveraged opportunities to cross-sell additional insurance products, including bundled policy options, to maximize client value.
- Product Expertise: Maintained comprehensive knowledge of the company's insurance offerings and kept up-to-date with industry trends and updates.

ICICI Lombard General Insurance Company Limited. Agartala Branch

05/14 - 07/17

Unit Sales Manager

- Insurance Product Distribution: Managed the distribution of general insurance products, including Motor Insurance, Health Insurance, and SME Insurance, through various channels such as OEM, Agency, and Bancassurance.
- Channel Management: Oversaw the sourcing of health and motor insurance business from seven ICICI Bank branches within the state, ensuring consistent growth and performance.
- New Channel Activation: Successfully activated and motivated new distribution channels, driving business growth and expanding the market reach.
- Renewal and Retention: Led renewal follow-ups to retain existing clients, ensuring high customer retention rates and sustained revenue.
- Channel Partner Engagement: Conducted regular meetings with existing channel partners, providing high-quality service in line with organizational standards and fostering strong relationships.
- Agent and Dealer Acquisition: Sourced and onboarded new agents and dealers, establishing strategic partnerships to drive business expansion.

SHRIRAM Transport Finance Company Limited. Agartala Branch

04/13 - 04/14

Junior Product Executive.

- Vehicle Loan Distribution: Managed the distribution of vehicle loans to customers, ensuring smooth processing and customer satisfaction.
- EMI Collection: Coordinated the collection of EMIs from customers, maintaining consistent payment schedules and managing delinquency rates effectively.
- Refinancing Services: Provided refinancing solutions for new and existing customers, tailoring options to meet their specific financial needs.
- Cross-Selling: Successfully cross-sold a range of SHRIRAM GROUP products, including Motor Insurance, Life Insurance, Gold Loans, and Tyre Loans, enhancing customer value and driving revenue growth.

Education

Tripura University Bachelor Of Arts - 42%	06/09 - 06/12
Tripura Board Of Secondary Education. Higher Secondary - 44%	03/07 - 06/08
Tripura Board Of Secondary Education. Matriculation - 66%	01/05 - 03/06

Strength

- Resilience & Confidence.
- Adaptability & Persistence.
- Self-Motivation & Integrity.
- Empathy & Positivity.
- Attention to Detail.

Hobbies

- Listening Rock Songs.
- Long Touring.

Key Skills

- Communication Skills.
- Active Listening.
- Negotiation Skills.
- Problem-Solving.
- Resilience and Perseverance.
- Time Management.
- Empathy.

Interests

- Market Trends.
- Technology.
- Customer Psychology.
- Networking.
- Competitor