**Dibyakant Rath**

Mobile no - 9937221998, Mail id – dibya.k.rath@gmail.com , dev\_sumi03@yahoo.co.in

***Experienced Professional seeking senior managerial assignment as Area Manager/Regional Manager/Equivalent Senior Position – Insurance/Bank/Mutual Fund/Telecom/Education Sector***

***Areas of Expertise…***

*Sales & Marketing | Business Development | Brand Management | Establishing Branches & Branch Management Strategy Planning |Negotiations | Client Acquisition & Servicing | Team Management & Training*

**Executive Synopsis**

* Highly astute, energetic and team Spirited Senior Management Professional with an experience of ***over 19+years***, with exemplary record of achievement and demonstrated success in driving revenue growth while providing visionary leadership in highly competitive Insurance domain.
* Expertise in customer relationship management, contributing towards improved financial performance, heightened productivity and enhanced internal controls.
* Efficient and timely delivery of services to customers as well as effective resolution of queries & offer various insurance products / services in line with wealth management strategies for clients.
* Proficient in implementing competitive marketing strategies and contributing towards enhancing market penetration, business volumes and growth.
* Strong team leader builder and facilitator, fostering an atmosphere that motivates highly talented professionals to balance high-level skills with maximum productivity.
* Recognized for taking on initiatives, outstanding personnel leadership and decision making skills and resolving mission-critical issues to ensure bottom-line success.

**Career Milestones**

* ***A proven track record of consistently increasing profitability of the organization, received several appreciations & awards throughout the Professional Career***
* As a Founder Team Member of the Company, set up the Branch from Scratch, Future Generali India Life Ins. Co.ltd
* Significantly achieved more than a Crore business with in five months of inception, Future Generali India Life Ins. Co.ltd
* Developed the branch to be No.1 Branch Pan India, Future Generali India Life Ins. Co.ltd
* Successfully achieved target with more than 115% on all parameters (Coding, Activation, Premium, NOP) for two consecutive years, Future Generali India Life Ins. Co.ltd
* Efficiently managed the branch to be the First branch pan India to submit first crore in 2009-10 and first branch to submit and issue target on all parameters pan India, Future Generali India Life Ins. Co.ltd
* Awarded by Country Manager and by the CEO and branch was personally visited by CEO, Future Generali India Life Ins. Co.ltd
* Qualified Foreign Trips for being Best Branch Manager, Future Generali India Life Ins. Co.ltd
* Consistently rated 5 – far exceeds expectations for three consecutive financial years, Future Generali India Life Ins. Co.ltd
* Successfully managed to be the No. 1 in the State in terms of sourced and Issued Business, SBI Life Insurance Co. Ltd
* Produced 4 MDRT’s in 2006-07, produced 5 MDRT’s in 2007-08, SBI Life Insurance Co.ltd
* Awarded with “Best performer” certificate for financial year 2006 - 2007 and 2007 - 2008, SBI Life Insurance Co. Ltd
* Qualified for “Malaysia Trip” with spouse, “Thailand Trip”, “Maldives Trip”, “China Trip”, SBI Life Insurance Co. Ltd
* Promoted to the level of ABSM (Asst. Branch Sales Manager) from Agency Manager within a short span of 10 months for being the best performer in the branch, SBI Life Insurance Co. Ltd
* Produced four MDRT’S within 10 months, SBI Life Insurance Co. Ltd
* Constantly overachieved targets month on month and collected total rated premium (FYP) of 2.5 crores in just 10 months, SBI Life Insurance Co. Ltd
* Collected premium of about 5 crores in 2007-08 in SBI life insurance co. ltd from a team of 35 advisors only.
* Recognized as the Consistent performer in terms of achieving sales and Recruitment targets, Max New York Life Insurance Co. Ltd

**Professional Experience :**

**HDFC LIFE INS CO LTD.**

**Territory Head (Odisha/Bihar/jharkhand/cG/North Bengal/kerela)**

**(Sept 2022- Aug 2024**

 **Managing Insurance from DCB BAnk spread across Odisha, Chattisgarh,bihar and jharkhand**

 **Ensuring productivity of all lg/sp as per required standard**

 **Regular conduction of training on Insurance product**

 **Identifying gap and loophole to ensure every branch achieves li target**

 **Playing a key role in ensuring persistency as defined by company standards**

**SHRIRAM WEALTH LIMITED (Shriram Group)**

**ZONE HEAD /VP – EAST**

**(Aug 2020 – JAN2022)**

         Ensuring the productivity of Team and Zone / State as per the expectations of the company through financial planning

         Organizing activities for acquiring wealth client.

         Building book size, sales

         Identification of training needs and measurement of product penetrations, customer awareness and satisfaction.

* Responsible for handling the team of Wealth & Relationship Managers independently and responsible for all matters relating to Zone / State, i.e, business development and book building in Wealth Management, motivate & drive the team towards defined Business Goals & achievement of business plans, including CP recruitments and client & corporate acquisitions.
* Wealth Management, Financial Planning and the bouquet of Financial Products including Third Party products.
*          Provide market information on Wealth Management/ Portfolio Management Service/ Portfolio Evaluation Services.
*          Ensure adherence to all processes laid down by the company.
*          Maintenance of statutory timings, discipline, etc. as per the guidelines and compliance.

**MAX Life Insurance co. ltd**

 **area manager – bancassurance (ODISHA)**

**( JULY 2017 –AUG 2020)**

 **Managing Insurance from Rural Branches of Axis Bank**

 **Ensuring productivity of all lg/sp as per required standard**

 **Regular conduction of training on Insurance product**

 **Identifying gap and loophole to ensure every branch achieves li target**

 **Playing a key role in ensuring persistency as defined by company standards**

**PNB METLIFE Life insurance co. ltd**

**area manager – retail distribution**

**(April 2015 – June 2017)**

**bharti axa lic co ltd, bhubaneswar, orissa**

**branch head – agency(sept 2014- April 2015)**

**Future Generali India Life InsuranceCo.Ltd,**

**State Head –Partnership Distribution (Andhra Pradesh)-Apr2013 – Sept’14**

**Senior Area Manager-agency-Orissa (Mar 2010 – Mar 2013)**

**Branch Manager - Cuttack, Orissa (Sep 2008 – Mar 2010**)

***Key Accountabilities as State Head:***

* Currently Handling Alternate Distribution for Entire state (Andhra Pradesh)
* Responsible for revenue generation and ensuring profitability through B2B and B2C partners
* ***Key Accountabilities as Senior Area Manager:***
* Spearhead the Branches in various parts of Orissa-Cuttack, Balasore, jajpur with the team of 4 Branch Managers.
* Setup Branch, co-ordinate, recruit and handleadministrative functions& sales, ensuring profitability of the Region.
* Handle the additional responsibility as Branch grievance officer of the company.

***Key Accountabilities as Branch Manager - Cuttack, Orissa:***

* Handled 2 ADM Units, each unit comprising of 12 SM‘s Headed by ADM.
* Managed overall activities of the branch including recruitment, sales, marketing activities,Training, Operations, Customer service and all administrative activities of the branch.

**SBI Life Insurance Co.Ltd*, Bhubaneswar, Angul,Balugaon***

**Branch Manager** (Mar 2008 – Aug 2008)

**Assistant Branch Manager** (Nov 2006 – Mar 2008)

**Agency Manager** (Jan 2006 – Oct 2006)

***Key Accountabilities as Branch Manager:***

* Led, managed & monitored a Team of 6 UM’S and train them to handle the sales force and achieved targets.
* Coordinated various branch activities like launching of contests and various processes related to recruitment of advisors, training and licensing activities.

***Key Accountabilities as Assistant Branch Manager:***

* Led a Team of 3 UM’S and train them to handle the sales force and achieving targets.
* Handled and developed a team of financial advisors for catering various insurance products.
* Conducted various worksite campaigns and promotional campaigns for the company in various parts of the state.
* Coordinated various branch activities like launching of contests and various processes related to recruitment of advisors, training and licensing activities.

***Key Accountabilities as Agency Manager***

* Involved in selection, recruitment and training of a team of Insurance care consultants, sales of Insurance products, building of new business, business development and preparation & analysis of performance reports etc.
* Utilized the public information & personal network for generating leads.
* Made business tours to different districts of Orissa, helping the agents close their deal.
* Led, trained& motivated teams ensuring their positive contribution to the company.

**Previous Experience**

* ***Max New York Life Insurance Co. Ltd, Bhubaneswar***

Manager- Sales (Jan 2005 – Dec 2005)

* ***Indiabulls, Bhubaneswar***

Relationship Manager (Apr 2004 – Dec 2004)

**Credentials**

***Computer Skills:***

* MS-Office,
* SQL Server
* Internet

***Certifications:***

* Pursuing DIF (Diploma. in Finance), Centre for Financial Management, Bangalore
* NSE’s Certification for Financial Markets for Capital Markets(Dealers) Module & Derivatives(Core) Module
* LICENTIATE Under III (Insurance Institute Of India)
* AMFI (Dealers Module)

***Education:***

* ***PDGM (MBA), (Marketing and Human Resource),***

IBAT, KIIT Deemed University (NOW Institute Renamed AS KIIT School of Management (KSOM)) (2004)

3rd Rank holder (topper among boys) with Highest Score in Business Economics

* ***B.Sc (Zoology),***

Tinsukia College, Dibrugarh University (2001)

Received Merit Certificate from D.C (Tinsukia) and National Chamber of Commerce for being the Best Graduate in the District

Topper in the college and 3rd rank holder under DibrugarhUniversity.

**Personal Dossier**

* ***Date of Birth:*** 5thAugust 1981
* ***Languages Known:*** English, Hindi, Oriya, Bengali and Assamese
* ***Permanent Address:***sanra, ratapur, dt- jagatsinghpur, odisha