



LIJITH VENUGOPAL

Enterprising leader & planner with a strong record of contributions in streamlining sales & marketing, invigorating channels, heightening productivity and improving systems & procedures, targeting senior level assignments in Sales/ Channel Sales/ Wealth Management

Location Preference: UAE

🏠 Al Bassam Building, Room No: 301, Port Sayeed Road, Deirai, Dubai, U.A.E.

✉️ lijithvenu@gmail.com 📞 +971 586493773 (Dubai)/+ 91 9961537732 (India)

👤 Core Competencies

Sales & Marketing	★★★★★
Channel Sales	★★★★★
B2B Sales	★★★★★
Branch Banking Operations	★★★★★
Business Operations	★★★★★
Corporate Sales	★★★★★
Team Management	★★★★★
Change Leadership	★★★★★

🧠 Profile Summary

- Competent professional with 12 years of experience in successfully leading the Bancassurance/CASA/GI/Mutual Funds and Loans business penetrated and liaising with the client base by focusing on sale of products
- Expertise in branch banking operations, wealth management & managing channel sales
- Proficient in directly increasing quality lead conversions and successfully growing business
- Gained multicultural experience in steering business planning and performance management of channel partners, including development and execution of joint sales plans, local area marketing, staff coaching, recruitment
- Developed and implemented new B2B sales strategy to maximize sales and retention of commercial accounts nationwide
- Improved Bancassurance and new business alliances channel in the organization
- Proficient in building annual sales plans that resulted in consistent sales increase; achieved sales growth that consistently outperformed key competitors

🎓 Education

- B.Sc.(Physics) from Mahatma Gandhi University, Kerala, India in 2005
- M.B.A. from BharathiyarUniversity, Tamil Nadu,India in 2007

👤 Career Timeline



IndusInd Bank

RAKBANK

NCOR
BANK



Work Experience



May'2019 – Till Date ,Cross Roads Insurance Brokers as Executive manager

Product: Insurance .

Key Results Areas:

- Develop insurance and wealth business from open market through direct selling.
- Develop database form from cold calls, Telephonic calls, referrals, consultant and social media.
- Meeting HNI clients and selling wealth products.
- Managing existing portfolio and cross selling.
- Dealing with Insurance, Saving Plans, Mutual Funds, Structural notes and GI etc.
- Streamlined insurance business and after sales services.
- Determines client's needs and financial situation by scheduling fact finding appointments, determining extent of present coverage and investments, and ascertaining long term goals.
- Dealing with international wealth products.



Sep'2017 – Jan'2019, Takaful Emarat Insurance P S C as Senior Officer

Product: Agency Life & Alliances

Key Results Areas:

- Develop Life insurance business from open market through direct selling.
- Develop database form from cold calls, Telephonic calls, referrals, consultant and social media.
- Evaluate customer needs and sell the life insurance products accordingly.
- Streamlined insurance business and after sales services.
- Determines client's needs and financial situation by scheduling fact finding appointments, determining extent of present coverage and investments, and ascertaining long term goals.
- Managed the sale of takaful products.

Jan'16-Sep'16 Noor Bank, Abu Dhabi as Relationship Officer

Product: Bancassurance

Key Result Areas:

- Managed the sale of Banca product through personal loan channel and direct sales
- Mentored personal loan executives to fulfill Banca target.
- Liaised closely with channel partners to generate new business in existing accounts
- Boosted lead generation from channel and sold the Banca product
- Steered all sales & marketing efforts and significantly increasing quality lead conversions from all source
- Oversaw the relationship franchise for the High Net Worth Individual (HNI) segment of the bank's network
- Conducted cold calls and reference calls to achieve the target
- Developed and executed a robust contact & persona management and engagement strategy for target accounts, the right mix of marketing tactics to engage the account and marketing support during and after the sales process



May'15-Dec'15 RAK Bank, Dubai as Relationship Officer

Product: Bancassurance (Wealth Management)

Key Result Areas:

- Successfully built a very strong & robust department penetrated and retained the client base by focusing on wealth and asset products; turned around the Bancassurance business for Dubai region.
- Streamlined insurance business and after sales services.
- Identified and qualified leads by cold calling prospective corporate clients in the industry; researched and analyzed sales options
- Supported the conduct of pre & post promotion evaluation through assessment of estimated ROI, sales/customer feedback as well as researching and tracked market data
- Managed the sale of conventional and takaful products.



Sep'12-Oct'14 IndusInd Bank Ltd., India, Kottayamas Branch Sales Manager- Team Leader (ARM)

Key Result Areas:

- Mentored a team of twelve members Relationship Officers
- Managed Current Account Savings Account (CASA) books; ensured deepening of existing Current & Savings Accounts through cross-selling of products
- Ensured branch NTB (New to Banking) and acquisition value
- Consistently exceeded goals and group revenue on target accounts
- Worked closely with other divisions such as product, marketing to build customized solutions pitches for the target market segment while driving the revenue and delivery of these solutions / products
- Conducted activities like KISOK, market bombing
- Controlled and monitored branch resources i.e., operating staff, sales team as well as the relationship manager channel for business acquisition and achievement of branch budgets

Previous Experience

Aug'11- Sep'12HDFC Life, India, Kottayam as Senior Corporate Agency Manager – Team Leader (SRO)

Highlight:

- Managed a team of Executives (Four) and Channel Partner (HDFC Bank) team
- Streamlined four branches of HDFC Bank executives



Aug'07-Aug'11 Birla Sun Life Insurance, India, Kottayam as Unit Sales Manager (Ro)Senior Unit Sales Manager-Team Leader (SRO)

Highlights:

- Led a team of Executives (Six) and Alternate Channels
- Built relationships with channel and increase the productivity
- Attained 25% target from direct market and 75% from channel
- Conducted training sessions to the channel and business partners
- Liaised with partners such as MuthootFincorp, Bajaj Capital, Karvy, JRG securities, PSS Ltd., Popular Finance



Personal Details

- Date of Birth: 8th June 1984
- Languages Known: English, Malayalam, Tamil & Hindi
- Passport No.: S 6608130
- UAE Driving License: Under process (Last Stage)
- Marital Status: Married
- No. of Dependents: 3