UMADEVI OTHIYAPPAN

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Senior Relationship Officer

____________________________Synopsis____________________________

I'm the Financial Planning carries 9 years of experience in Insurance and wealth management industry, Life insurance Corporation focused on sales and marketing for the insurance and investment industry. In this role I lead the company's B2C marketing strategy, overseeing pro team of marketing and sales professionals and managing the annual revenue.

Our most exciting work to date was creating a team pursue target achieved that generated enormous corporate buzz and was key to the successful completion of convention in 2011. Not only did we have fun creating that convention, but also we found it rewarding to see the results. Before joining, I worked for two finance marketing agencies — Bajaj Capital Ltd and Funds India wealth management services - and was lucky enough to work with amazing conventions such as Time to Dare and Overlap.

I'm truly passionate about my work and always eager to connect with other marketers. While I enjoy all aspects of my job, I think my favorite stage of a project is working with the client or business unit leader to understand his or her business objectives. As we go through that collaborative process, the ideas start to flow and that's always the fun part.
I have Honored Graduation from Madras University.

I'm always interested in hearing from former colleagues, managers, or just interesting creative paradigm, I Focus to be Responsible and Most Promising Team Player of Organization.

Work History

March 2019 - Present Relationship Officer – Wealth Management and Bancassurance

RAK BANK

- Generating revenue on investments through Bancassurance channel of RAK Bank
- Building and maintaining relationships with clients and key personnel within customer companies via tele-calling dialers.
- Conducting business reviews to ensure clients are satisfied with their products and services.
- Alerting the sales team to opportunities for further sales within key clients.
- Letting customers know about other products the company offers.
- Attending meetings with clients to build relationships with existing accounts.
- Achieving MTD and YTD revenue targets and KPI's as set by the Head of Sales.
- Working closely with line managers and Sales Consultants.
- Escalating and resolving areas of concern as raised by clients.
- Updating the CRM and ensuring account managers are aware of changes within clients.
- Passing leads to the sales team and following up on progress.
- Liaising with internal departments to ensure client needs are fulfilled effectively

Feb 2017 to Jan 2019 – Financial Planner

TAKAFUK EMARAT

- Provide service to client changing insurance needs by selling life, health and disability insurance
- Determine client needs and financial situations by scheduling fact finding appointments, determining extent of present coverage and investment, ascertaining long term goals
- Approach potential client by utilizing mailings and phone solicitation, making presentations to different individuals at company sponsored gatherings speaking publicly to targeted prospects on the subject of financial well being
- Develop a coordinated protection plan by calculating and quoting rates for immediate coverage action and longtime strategy implementation
- Obtain underwriting approval by completing application for coverage
- Complete coverage by delivering policy planning future follow up visits and evaluations of needs
- Provide continuing service by providing direct deposit forms, processing changes in beneficiary and policy loan application
- Enhance insurance agency reputation by accepting ownership for accomplishing new and different requests exploring opportunities to add value to job accomplishment
- Working on tax planning and cashflow management

Aug 2014 to Jan 2017 – Financial Advisor

Wealth India Financial Services Pvt Ltd (Fundsindia.com)

- Working with existing *HNI & NRI clients* in managing their portfolio to build wealth over on-line platform and direct meeting
- ***Financial planning*** for client, based on their goals and re alignment of portfolio to archive those goals within the required time horizon
- ***Reviewing portfolios*** for appropriate asset allocation with respect to risk appetite and holding period
- Providing quality advice on enhancing existing portfolios and ***recommending new schemes*** for building wealth creation
- Participating in weekly market updates and review meetings to be well informed of trending market scenarios
- Recommending ***multiple products*** (insurance, mutual funds and fixed deposits) over Finical planning and its actions
- Preparing detailed presentation for various events being held with in India and abroad
- Taking care of KYC complaints and ECS mandate process

Jan 2011 to Aug 2014 - Relationship Manager

Bajaj Capital Ltd

- Interact with Retail and HNI Clients and recommend investments for purchase, sale or hold
- Prepare periodic portfolio for each individual investor with mutual funds recommendations
- Regular communication regarding investment ideas both verbally and in written reports to all existing clients
- Tax planning, retirement planning and estate planning
- Update and manage portfolio holdings and financial planning based on client goals and recommending suitable plans on **mutual funds, insurance, fixed deposit**
- Focusing cross selling with **medical insurance and travel insurance** based on client need
- Study all available public information on individual asset management companies
- Interact with clients on regular with respect to their investment and updates
- Participate in industry seminars, report back any relevant information and support marketing efforts
- Generate adequate number of reports to increase sales volume in the focused schemes of mutual funds, life and health insurance plans
- Upgrade and analyze current industry trends and trade publications

Education

Year	Passed	Particulars
1995-1996	SSLC	Sr. Mary's Girls Hr. Sec. School, Coimbatore.
1997-1998	HSC	Sr. Mary's Girls Hr. Sec. School, Coimbatore.
2001-2002	DCM	Ram lingam Institute of Cooperative Management, Coimbatore
2004-2006	M. Com	Annamalai University, Chidambaram
2008-2010	MBA	Madras University, Chennai PROJECT: Fundamental and Technical analysis - POLARIS LTD, Chennai.

Certifications:

NISM Certification

Tally 9 versions

Typing in English Jr. Level certification

Recognized as Rock star of the year 2012 (Bajaj Capital ltd)

SAP CRM (Trainee certifications)

DECLARATION

I hear by declare that the above information are true to the best of my knowledge and belief

Date:

Place: Dubai