

Curriculum Vitae

Salma Firestonewala

Mobile No.: +91 9137670094
Email Address: salmaf2309@gmail.com
Date of Birth: 23th September 1993
Current Location: Mumbai, Maharashtra
Nationality: Indian
LinkedIn Profile: <https://linkedin.com/in/salma firestonewala-6B9226105/>



Career Objective:

To work with an esteemed organization which provides me opportunities to grow in life as an individual & professionally. Seeking a challenging and responsible position in the company.

Career Summary:

- Business Development professional, having 4 years of experience in the Banking & Insurance as well as Customer Service industry.
- Possess understanding of various financial & insurance products.
- Proven competence in executing strategies that have led to attainment of business targets along with exemplary customer experience.
- Initiated tenure as Management Trainee and successfully got promoted within a year owing to demonstrated excellence & prowess.
- Elevated to a man-management role from an individual contributor, having gained hands on experience to driving business development initiatives.
- Exposure towards driving a team and aligning various stakeholders towards common business objectives.
- Hold the distinction of being one of the youngest sales manager within the zone.

Academic Qualifications:

Examination	Year	Percentage	Board/University
MBA (Degree Attested)	2016	74%	ICFAI University
B.M.S (Degree Attested)	2014	76%	Mumbai University
Sr. Secondary (10+2)	2011	73%	Mumbai University
Secondary	2009	78%	Mumbai University

Work Experience:



- **Corporate Sales Manager at HDFC Life Insurance**

Duration: March 2019 to Present

Location : Mumbai

- Spearheading a team of 15 Sales Development Managers shouldering end-to-end responsibility of driving sales through 42 branches.
- Driving business development activities through the Bancassurance channel with Vijaya Bank (March 2019 – April 2019), Bharat Cooperative Bank (May 2019 – September 2019) & Citizen Credit Cooperative Bank (October 2019 – Till Date)
- Tasked to handle Mumbai as a region.
- Responsible to drive sales co-ordinating with the Branch Managers and Deputy General Manager.
- Regular verification and evaluation of all 30 Branches to be done.
- Responsible for controlling team at group level, reviewing their work and coordinating with them for their queries and problems.
- Responsible to handle the Marketing department related to sales & Recruitment department related to HR.
- Evaluation of Partner Channel and recommending changes.
- Provide day to day analysis of all the branches to the Deputy General Manager so that implementations of New Ideas are done for improvisation wherever required.
- Ensuring procedures, policies, legislation and regulations are correctly followed and complied with the company norms
- Identifying if and where processes are not working as they should and advising on changes to be made
- Liaising with managerial staff and presenting findings and recommendations.
- Responsible for engaging with customers regularly and ensuring their financial requirements are catered to, in turn bringing in incremental business for the company
- Catering to a diverse set of clients including HNI customers and ensuring value propositions are presented to meet their evolving financial needs
- Working towards becoming an 'investment planner' for the customers, through engagement, credibility and relationship building efforts
- Engaged in driving Training & Enablement initiatives to ensure a high level of performance from the new joiners

- **Business Process Lead at Tata Consultancy Services**

Duration: September 2018 to February 2019

Location : Hyderabad

- Spearheading a team of 16 Business Associates shouldering end-to-end responsibility of driving sales.
- Driving business development activities for Indiabulls Dhani Personal Loan Application.
- Built positive team spirit and competitive work environment.
- Handled customer's inquiries and manage daily operations.
- Identifying if and where processes are not working as they should and advising on changes to be made.
- Regular call auditing to find out the issues and rectified to increase the quality ratings and customer service.
- Ensured compliant business practices and partnered towards ethical business practices for sales
- Coordinated with vendors and sub-contractors and ensure continuity in work for customer satisfaction.
- Contributed to business tracking, analysing and reporting business results at desired and periodic intervals to reporting authority.
- Controlled Shrinkage & AHT on regular basis so that the business is not impacted.
- Ensured every associate adheres to the breaks and rules designed for the on the floor.
- Facilitate and organize training session for all agents and participate in recruitment of new associates.
- Conduct regular review of all the agents performance and organize training sessions for under performers.
- Schedule and organize shift patterns for agents to ensure that the customers are never left unattended to
- Monitor all calls to ensure that due procedures and quality standards are strictly adhered to.
- Prepare forecasts and budgets for the process.
- Ensure a safe and harmonious working environment for all other team members and delegate duties to all team members
- Ensure that clients are kept happy and satisfied at all times by providing prompt response and solutions to their challenges at all times.

- **Territory Manager at Apollo Munich Health Insurance**

Duration: May 2018 to September 2018

Location : Mumbai

- Spearheading a team of 7 Front Line Consultants shouldering end-to-end responsibility of driving sales through 88 branches comprising of 6 Clusters.
- Driving business development activities through the Bancassurance channel with 7 different banks as well as providing leadership, direction and training to reportees
- Tasked to handle the South Mumbai Region regarded as largest region in Mumbai.
- Responsible to drive sales co-ordinating with the Cluster Manager & Zonal Manager of all the 7 banks.
- Regular verification and evaluation of all 88 Branches to be done.
- Responsible for controlling team at group level, reviewing their work and coordinating with them for their queries and problems.
- Evaluation of Partner Channel and recommending changes.
- Provide day to day analysis of all the branches to the Regional Managers of all banks so that implementations of New Ideas are done for improvisation wherever required.
- Ensuring procedures, policies, legislation and regulations are correctly followed and complied with the company norms
- Identifying if and where processes are not working as they should and advising on changes to be made.
- Liaising with managerial staff and presenting findings and recommendations.
- Handling the biggest Project named as SoBo initiated by the CEO of our organization for Financial Year 2018-19 for Mumbai.

Keys Banks:

- Canara Bank
- Bandhan Bank
- Equitas Bank
- Axis Bank
- Indian Overseas Bank
- Dena Bank
- Citi Bank



- **Territory Sales Manager at Apollo Munich Health Insurance**

Duration: February 2018 to April 2018

Location : Mumbai

- Spearheading a team of 5 Front Line Consultants shouldering end-to-end responsibility of driving sales through 64 branches.
- Driving business development activities through the Bancassurance channel with Canara Bank as well as providing leadership, direction and training to reportees
- Tasked to handle the North Mumbai Region regarded as Third largest region in Mumbai.
- Responsible to drive sales co-ordinating with the General Manager and Deputy General Manager of Canara Bank.
- Ensured compliant business practices and partnered towards ethical business practices for Insurance sales
- Responsible for controlling team at group level, reviewing their work and coordinating with them for their queries and problems.
- Awarded for achieving 120% of Target for the month of March.



- **Sales Manager at ICICI Prudential Life Insurance**

Duration: May 2017 till February 2018

Location : Mumbai

- Spearheading a team of 5 Financial Consultants and shouldering end-to-end responsibility of driving sales through 3 branches.
- Driving business development activities through the Bancassurance channel with ICICI Bank
- Responsible for engaging with customers regularly and ensuring their financial requirements are catered to, in turn bringing in incremental business for the company
- Tasked to handle the second largest region in Mumbai based on demonstrated excellence & prowess
- Catering to a diverse set of clients including HNI customers and ensuring value propositions are presented to meet their evolving financial needs
- Working towards becoming an 'investment planner' for the customers, through engagement, credibility and relationship building efforts
- Engaged in driving Training & Enablement initiatives to ensure a high level of performance from the new joiners
- Awarded with Award of Excellence in September for achieving 150% of target

- **Management Trainee at ICICI Prudential Life Insurance**

Duration: May 2016 till April 2017

Location : Mumbai

- Gained hands on exposure to generating business, the role entailing business development, sales, relationship management, operational and training support, identifying new business opportunities and meeting overall targets
- Responsible to establish productive, professional relationship with key stakeholders including customers and bank resources
- Handled for all operations, customer servicing and customer retention activities, while also driving business generation initiatives to achieve monthly, quarterly & yearly business targets
- Contributed to business tracking, analysing and reporting business results at desired and periodic intervals to reporting authority
- Ensured compliant business practices and partnered towards ethical business practices for Insurance sales
- **Secured Rating 1 for Financial Year 2016-2017**

<u>Key Strengths:</u>

- | |
|---|
| <ul style="list-style-type: none">▪ Good communication skills▪ Good Leader▪ Listening▪ Team Work Skills▪ Learning Agility▪ Positive Attitude |
|---|

<u>Professional Skills:</u>

- | |
|---|
| <ul style="list-style-type: none">• People Management• Online Marketing• Training & Development• Sales / Marketing / Lead Generation• Business Development• Portfolio Management• Digital Marketing |
|---|

Professional Development Programs:

- Course on Computer Concepts – 2011
- Advanced Diploma In Information Technology – 2012
- Insurance Institute of India – Currently Pursuing
- Digital Marketing Course – 2020

Other Achievements and Extra Curricular Activities:

- Won gold medal in discuss throw at annual sports meet
- Class representative for consecutive 3 years in school
- Awarded as Best Guide Rajyapuraskar by Scouts & Guides District Association at Inter School Level
- Class representative of Student Council for Academic Year 2011-2012
- Awarded 1st Prize for PPT Competition (Best Presenter) in Academic Year 2011-2012
- Represented college in Treasure Hunts and Debates at Inter College Level
- Team Leader for organizing team during College Fest
- Executive Member of Club Samavesh - Official Cultural Club of IFHE
- Operations Head of Club Speak Up - Official Soft Skills Club of IFHE

Hobbies:

- Reading Books
- Traveling
- Social Media
- Music
- Making Friends

Other Personal Details:

Marital status: Single

Religion: Muslim

Languages Known: English, Hindi, Gujrati and Marathi