**MEENAL MALIK** +919891920974

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**SUMMARY**

A 2014 IRMA alumnus. Completed PGDRM with specialization in agribusiness, rural finance and rural marketing.

Graduated in Bachelors of Occupational therapy from Delhi University in 2010 with electives in pediatrics and strong inclination towards orthopedics, medicine, neurology.

I am a paramedic and have deep knowledge about medicine related fields. Have completed graduation in Bachelors of Occupational Therapy which is a four and half year specialist course. Practiced in neuro/pediatric clinics in OPD/ICU setup in some of the leading private and government hospitals of Delhi (did internships in Safdurjang, LNJP, Kalawati Saran(LHMC),Indian Spinal Injury Center, PDUIPH). Worked as Occupational Therapist for pediatric patients in World’s renowned organization YMCA for an year. Apart from working in urban tertiary health care setup, I have also experienced working in primary and secondary health care centers in rural areas, which gives me a wide exposure of health care from the grass root level to tertiary care. In 2012 I started with my management studies from IRMA, and currently I am working with ICICI Lombard GIC Ltd. Belonging to a family of doctors I Have a deep inclination to return back to health care sector in a management role.

Currently working with ICICI Lombard GIC Ltd in Corporate sales. Was previously engaged in an operations cum sales roles with Invest India Micro Pension Services Pvt Limited (IIMPS).

**PROFESSIONAL EXPERIENCE**

**ICICI Lombard GIC Ltd, Delhi,** July’15 to Present

1. **Relationship Management:**
* Liaising between internal team (of underwriters, servicing dept) and channel partner so as to foster sales for the company.
* Customer touch-point engagement in order to service and enhance portfolio with the company.
1. **Customer Servicing:**
* Provide all possible support to the channel partner in terms of timely issuance of quotes, endorsements, policies etc.
* Prompt post-sales service with respect to all domains of claim settlement, endorsements etc.
1. **Sales:**
* Achieve pre-set business targets for revenue, case count and various KPIs designated.
* Understand corporate customer's various insurance needs such as employee benefit products, liability, marine, property insurances and present to them risk solutions.
* New client acquisition and manage existing accounts for achieving a balanced portfolio.

**Invest India Micro Pension Services Private Ltd (IIMPS), Noida,** April’14 to July’15

* + - 1. **Relationship Management & Business Development:**
* Manage business relationship with different partners like RRBs, MFIs, Dairies, NGOs.
* Responsible to liaise with them for reporting various performance metrics, MISs and support to reduce rejection of new enrollments.
* Manage business incubation for IIMPS products by working with new business partners at the grass root level.
* Coordinate with them for day to day operations, sales, persistency and other business requirement.
	+ - 1. **Project Management:**
* An initiative for doorstep delivery of services to customers in most interior parts of India, with an aim to reduce customer grievances and make inactive customers more persistent in their savings.
* Planned, coordinated and implemented activities for 1st Customer Connect Program in 4 branches of a partner regional rural bank (RRB) in state of Uttar Pradesh.
	+ - 1. **Customer service and operations:**
* Responsible for direct customer grievance redressal where queries are related to payment and redemption from scheme.
* Act as an interface between the backend operations team, various business partners and individual customers for smooth functioning.
	+ - 1. **Report Writing & MIS:**
* Responsible for making status updates (analyze data), MIS, presentations, guideline manuals (used by field staff), project reports and financial illustrations.

**YMCA-Young Men Christian Association, Pediatric Occupational Therapist,** July’11-May’12

* Responsible for early intervention of congenital disorders of spinal cord and brain in high risk

babies, Sensory Integrative and Autism Spectrum disorders, Cerebral Palsied children.

* Provide community health care services including knowledge about various commonly occurring medical and surgical disorders.

**INTERNSHIPS (At IRMA)**

**Management Traineeship Segment (MTS),** Nov-Dec’13

***Organization****:* ***NDDB- National Dairy Development Board, Gujarat.***

***Project: Cost benefit analysis of fodder seed crops v/s commercial crops***

* Study of farmers and seed processing units with respect to fodder seed crops in Punjab and AP.
* Analysis of income v/s expenditure pattern of processing units to improve business profitability.
* Recommendations to strategize marketing and distribution for the state run seed processing units in Punjab and Andhra Pradesh.

**Summer Internship (DIS),** June-July’13

***Organization: SFAC- Small Farmer Agribusiness Consortium, Ministry Of Agriculture, Delhi.***

***Project: Risks and challenges faced by Farmer Producer Organizations* (FPOs) *in Gujarat.***

* Analysis of business models, modi operandi, market linkages, marketing and distribution channels responsible for success or failure in four selected FPOs and Cooperatives.
* Creation of vision document of a ‘State Level Committee’-an umbrella body consisting of various FPOs in Gujarat- an attempt for inter FPO business development and creation of mutually interdependent market linkages.
* Detailed value chain analysis of Cotton crop.

**Fieldwork Segment (FWS),** Oct-Nov’12

***Organization: RUCHI-Rural Centre for Human Interest, Solan, Himachal Pradesh.***

***Project: Risk and challenges of Agriculture in Solan district of Himachal Pradesh***

* Study to analyze risk & challenges faced by farmers to sustain agriculture as economically viable source of income. Evaluate economics of floriculture and greenhouse cultivation.

**INTERNSHIPS (During Graduation: Occupational Therapy)**

1. **Kalawati Saran Children’s Hospital** (Lady Hardinge Medical College, New Delhi), 3 months

2. **King George’s Medical University** – Lucknow Rural Posting, 1 month

3. **Tamanna Special School – School Of Hope**, New Delhi, 2 months

4. As a part of course curriculum, have worked in various Government and private hospitals like **Lady Hardinge Medical College, LNJP, Safdurjung, GB Panth Hospital and ISIC** in ICU and OPD setup.

**ACADEMIC PROFILE**

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| --- | --- | --- | --- |
| **Qualification** | **College/ University** | **Duration** | **Percentage of marks/CGPA** |
| Post Graduate Diploma in Rural Management | IRMA: Institute of Rural Management Anand  | 2012-2014 | 2.58/ 74.0% |
| Bachelor of Occupational Therapy, Delhi University | Pandit Deen Dayal Upadhyaya Institute For Physically Handicapped, Delhi University | 2005-2010 | 66.40% |

**ACHIEVEMENTS AND AWARDS**

* Selected in top 5 entries for presenting business plan on ‘State level committee’ in ‘Vidhan’(Kritva 13)- the Business plan competition at IMI, Delhi, 2013
* Selected for conducting an ‘online webinar at career launcher in October 2012’.
* Presented model on current situations and advancements in the field of disability at National level All India Occupational Therapy Association conference at Jaipur,2009

**EXTRACURRICULAR ACTIVITIES AND OTHER SKILLS**

* Skills: MS Office, SPSS, SQL
* Published letters to editors in newspapers like Mint, Economics Times
* Held a key position in Logistics Committee for ‘Milaap’13 - the annual alumni event at IRMA
* Worked part time from January’11 to June’11 at Physio Focus orthopedic clinic as an on-call occupational therapist
* Voluntarily worked at Pandit Deen Dayal Upadhyay Institute for Physically Handicapped [DDUIPH], Delhi from September 2009-October2009.

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