

## Curriculum Vitae (CV)

1. <b>Proposed position:</b>		
2. <b>Name of Firm:</b>		
3. <b>Name of Expert</b>	Dharmendra Kumar	
4. <b>Date of birth:</b>	September 20, 1943	Citizenship: Indian

### 5. **Education:**

<i>Institution:</i>	■ Bhagalpur University
<i>Date:</i>	■ 1966
<i>Degree(s) or Diploma(s):</i>	■ Master of Arts (Political Science)

<i>Institution:</i>	■ Bhagalpur University
<i>Date:</i>	■ 1964
<i>Degree(s) or Diploma(s):</i>	■ Bachelor of Arts (Political Science and History)

### 6. **Membership in professional Associations:**

- Member, Administration and Academic Council of the Insurance Institute of India, Bombay
- Faculty, National Insurance Academy, Pune
- Professor & Dean, Birla Institute of Management Technology, G Noida
- Chief Trustee, SUB/ Micro Insurance Academy, New Delhi

### 7. **Other Training;**

- LIC Officers Training College, Nagpur
- National Insurance Academy, Pune
- Management Development Center, Bombay
- Administrative Staff College of India
- National Institute of Industrial Technology and Engineering
- Indian Institute of Management, Lucknow
- Management Development Institute, Gurgaon
- Indian School of Business, Hyderabad

### 8. **Countries of work experience:**

<i>Countries</i>	<i>Date</i>
India	1967-07

### 9. **Language & degree of proficiency:**

<i>Languages</i>	<i>Speaking</i>	<i>Reading</i>	<i>Writing</i>
English	Excellent	Excellent	Excellent
Hindi	Excellent	Excellent	Excellent

### 10. **Employment record:**

<i>From :</i> October 2003	■ <i>To:</i> October 2006
<i>Employer:</i>	■ Birla Institute of Management Technology, Delhi
<i>Position held:</i>	■ Professor & Dean (Insurance)

<i>From :</i> 1997	■ <i>To:</i> 2003
<i>Employer:</i>	■ Life Insurance Corporation
<i>Position held:</i>	■ Executive Director and Regional Manager

From: 1990 ■ To: 1997  
Employer: ■ Life Insurance Corporation  
Position held: ■ Senior Divisional Manager

From : 1976 ■ To: 1990  
Employer: ■ Life Insurance Corporation  
Position held: ■ Personnel & Member of the HRD core team

From : 1967 ■ To : 1976  
Employer: ■ Life Insurance Corporation  
Position held: ■ Asst Administrative Officer

**11. Detailed tasks assigned:**

Detailed tasks assigned	Work undertaken that best illustrates capability to handle tasks assigned
	<p>Project In charge, Corporate Management Audit, LIC of India,</p> <p><b>1.Name of Assignment:</b> Prepared Business Strategy for Individual Insurance Marketing operation and Pension and Group Superannuation  <b>Year:</b> 1997-2003  <b>Location:</b> Northern Zone of India  <b>Employer/ Client:</b> Life Insurance Corporation of India  <b>Main projects features:</b>  <b>Position Held:</b> Executive Director and Regional Manager  <b>Activities Performed:</b>  Prepared Business Strategy for Individual Insurance and Pension Area, Rural Marketing networking, BIMAGRAM's, Pension and Group Gratuity schemes in organised and un-organised sectors. Also prepared social security schemes for rural poor, agricultural labourers, self-employed groups, IRDP workers, Aganwadi workers</p> <p><b>2. Name of Assignment:</b> Overall marketing planning, business development for LIC.  <b>Year:</b> 1997-2003  <b>Location:</b> Northern Zone of India, Corporate Office of LIC  <b>Employer/Client:</b> Life Insurance Corporation of India  <b>Main projects features:</b>  <b>Position Held:</b> Executive Director and Regional Manager/ Senior Divisional Manager  <b>Activities Performed:</b>  Involved in overall marketing planning, business development for LIC. Prepared strategic marketing plan in view of social and cultural diversity of India and marketing restructuring plan.</p> <p><b>3. Name of Assignment:</b> Prepared implementation plan for Pension schemes  <b>Year:</b> 1997-2003  <b>Location:</b> Northern Zone of India  <b>Employer / Client:</b> Life Insurance Corporation of India  <b>Main projects features:</b>  <b>Position Held:</b> Executive Director and Regional Manager  <b>Activities Performed:</b>  Prepared implementation plan for Pension schemes, which include, Pension and Group Gratuity schemes in organised and un-organised sectors, social security schemes for rural poor, agricultural labourers, self-employed groups, IRDP workers, Aganwadi workers</p> <p><b>4.Project Name:</b>  <b>Year:</b> 1997-2003  <b>Location:</b> Northern Zone &amp; Corporate office of LIC of India  <b>Client:</b> Life Insurance Corporation of India  <b>Main projects features:</b>  <b>Position Held:</b> Various position  <b>Duties Rendered:</b></p>

<i>Detailed tasks assigned</i>	<i>Work undertaken that best illustrates capability to handle tasks assigned</i>
	<p>Project In charge, Corporate Management Audit, LIC of India,</p> <p>Prepared several research papers on marketing. These research studies are based on primary survey. Major areas of his research are:</p> <ul style="list-style-type: none"> <li>• Marketing maps</li> <li>• Strategic marketing</li> <li>• Planning and marketing operations, and</li> <li>• Distribution networking</li> </ul> <p><b>5.Project Name:</b> Evolution of Social Health Insurance in India, A Study  <b>Year:</b> 2005  <b>Location:</b> BIMTECH, Greater Noida, U. P.  <b>Client:</b> Centre for Insurance and Risk Management  <b>Main projects features:</b> Study of Social Security Measures taken in India.  <b>Position Held:</b> Professor and Dean BIMTECH  <b>Duties Rendered:</b> Teaching, Research and Administration</p> <p><b>6.Project Name:</b> India Insurance Report  <b>Year:</b> 2004  <b>Location:</b> BIMTECH  <b>Client:</b> Centre for Insurance and Risk Management  <b>Main projects features:</b> Compilation and Editing of India Insurance Report.  <b>Position Held:</b> Editor  <b>Duties Rendered:</b> Research and study</p> <p><b>7.Project Name:</b> Strengthening Micro Health Insurance for poor in India.  <b>Year:</b> 2005-2007  <b>Location:</b> Delhi  <b>Client:</b> A Project jointly sponsored by EU- ECCP Project  <b>Main projects features:</b> Analysing the Micro Health Insurance Units in India. A study conducted by University of Cologne, Erasmus University, Rotterdam and FICCI in Collaboration with Birla Institute of Management Technology.  <b>Position Held:</b> Indian Academic Partner and Expert.  <b>Duties Rendered:</b> Guided the class-room and Field studies</p> <p><b>8.Project Name:</b> Micro Insurance Academy  <b>Year:</b> 2007  <b>Location:</b> New Delhi  <b>Clients:</b> In collaboration with Social Re (multi national team) Started an Academy for Micro Insurance; to offer services to MIUs, Commercial Insurers and NGOs.  <b>Main projects feature:</b> Established a Charitable (Delhi based) Trust-Sarvajan Unnati Bodhini (SUB) dedicated to evidence based studies, training and advisory services for Micro-insurance units serving the poor.  <b>Position Held:</b> Chief Trustee, Micro Insurance Academy, D-127, Panchsheel Enclave, New Delhi  <b>Duties Rendered:</b> Direction and Supervision.</p> <p><b>9.Name of Project:</b> Historiography of Indian Insurance  <b>Year:</b> 2005- 2007  <b>Location:</b> New Delhi  <b>Employer/ Client:</b> Indian Council of Historical Research, New Delhi  <b>Main projects features:</b> A Monograph of Business, Regulation &amp; Development of Indian Insurance. (19<sup>th</sup> &amp; 20<sup>th</sup> Century)  <b>Position Held:</b> Research Fellowship  <b>Activities Performed:</b> Historical Investigations of the records of the insurance institutions and Archives.</p> <p><b>10. Name of Project:</b> Publication: "Thresholds" in Indian Insurance,  The Historical Glimpses  <b>Year:</b> 1997- 2008  <b>Location:</b> All India, U S A  <b>Employer/ Client:</b> Own Research Project</p>

<i>Detailed tasks assigned</i>	<i>Work undertaken that best illustrates capability to handle tasks assigned</i>
	Project In charge, Corporate Management Audit, LIC of India, <b>Main projects features: Study of 200 years of History of Indian Insurance</b> <b>Position Held: Writer, Researcher</b> <b>Activities Performed: The Book is Under Print</b>

*I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged.*

Date:  
Place:

