

WICCI-Insurance Council Dossier – About Us

1. Anu-Chaudhuri Ghosh – National President – Insurance Council, WICCI



In the last 27 years, Anu has actively contributed to public sector & private insurers, 2 M&A with HDFC Ltd & with Reliance Nippon Life. Anu is a founding member of Birla Sunlife, AMP Sanmar & Reliance Life where she was responsible for Underwriting & Central Operations at the peak annual volumes of 2.3mn policies and subsequent consolidation during the 2008 downturn. She anchored path-breaking transformation projects like automated underwriting in 2008 with Reliance, policy issuance on tab in 2013, policy issuance through iris recognition 2014 with India First. Anu's teams have won several domestic & international operations & quality accolades. Anu transitioned from Operations to BD where she acquired the 2nd Corporate Agency bank partner for Edelweiss Tokio Life and in her last assignment with Star Union Dai-ichi, Anu was instrumental in conceptualizing & setting up a commercial support unit to strategically & tactically mobilize bank branches with the help of field sales and Head office. She is pursuing her PG in Cyber Law & Cyber Forensics from NLSIU and has done several MDP courses at ISB, Ross School of Business Michigan & Digital Transformation Certification from UC Berkeley. Anu is a proponent of vocational training, continuous professional education and digital literacy for all. At the moment she is living her dream of building a community of Insurtech Buddies to help companies in need with her subject-matter expertise & anchoring the WICCI Insurance Council initiative.

2. Sudakshina Bhattacharya – Vice President – Insurance Council, WICCI



Sudakshina has been working in the profession of Human Resource for over two decades. She has been in leadership positions since a decade leading Human Resource function for large conglomerates. She carries experience in telecom, hospitality and financial services industries. In organizations that she has worked in, she has been recognised for designing ground up initiatives and creating impact through the interventions and programs. Her People Leadership programs and people initiatives have often earned awards for the organization. Sudakshina is a Certified Professional Co-Active Coach from Co-Active Institute, USA and is accredited ACC from International Coach Federation. She volunteers as a Managing Committee member of ICF, Mumbai Charter Chapter. Compassion in everyday life is a subject close to her heart and with this thought she Co-hosts Compassion CircleSS every fortnight since over a year. It is a social interaction platform that conducts conversation on compassion in every aspect of living. Sudakshina is currently the Chief Human Resource Officer at HDFC ERGO General Insurance

3. Ruchira Bhardwaja – Council Member – Insurance Council, WICCI



Ruchira has over 25 years of experience spanning across diverse industries (Manufacturing, Consulting, Hospitality, Retail, Banking & Insurance). She has experience in multiple functions which have been instrumental in shaping her learning and the realization that agility and continuous learning have to be constants in her life. She had the opportunity to play significant role in the transformation journeys in two companies in the BFSI sector. Apart from Human Resources Ruchira had the opportunity to contribute towards New Product Development, Business Excellence, Knowledge Management and Business Ethics initiatives in the organizations she has worked with. She has worked with the Tata's for 14 years. At Tata's she had the privilege of having a multi-company stint which spanned between well-established market leaders such as Rallis and Taj to start-ups such as CROMA. In the BFSI industry, Ruchira has been with Axis Bank and Future Generali India Life. She is an Alumni of The Wharton School, IRMA, and NMIMS. In her personal capacity she mentors women professionals and is a visiting faculty at NMIMS. She is an avid photographer too. Currently Ruchira is CHRO at Kotak Mahindra Life Insurance Co.

4. Poornima Subramanian – Council Member – Insurance Council, WICCI



Poornima works as the CFO of Reliance Nippon Life for the past 3 years, its a JV between Reliance Capital and Nippon Life, the 5th largest Life Insurance Company in the world. Prior to this, Poornima has been the Chief Financial officer of Tata AIG. Apart from this, she worked in several companies in both the manufacturing and financial services like ITC, Morgan Stanley and Delphi Automotive Systems to name a few and across several cities over the past 24 years. Poornima's focus over the last couple of years has been to identify the various levers to turn the Company profitable and keep it that way. She has been a part of several transformation initiatives to improve profitability and efficiencies within Finance and Operations. She has led several Cost rationalization projects at my current company as well as my earlier organisations to achieve significant cost benefits.

5. Maneesha Jha Thakur – Council Member – Insurance Council, WICCI



Maneesha, President HR at the Emami Group is an HR leader with 29 years of industry experience. She has crafted and implemented talent strategies across organizations like Edelweiss Financial Services, L&T Finance, Reliance Life Insurance and ICICI Bank. She is keenly interested in enabling organizational success through building Leadership, growth-oriented talent strategies and Human Resource Practices. She is also a mentor and coach to many leaders and colleagues current and from the past. The journey of understanding people, their motivations and potential started during the study of English Literature at graduate and Post graduate level at Hindu College at Delhi University. It was molded into the organizational discipline at XLRI Jamshedpur. When she is not engaging with talent and leadership matters, Maneesha is likely to be training to run or running half marathons, travelling, trekking and reading. She has 35+ Half Marathon medals since 2011 and has trekked to Everest Base Camp in 2019. Her library is stacked with fiction from across the world and she loves none more than Nordic fiction.

6. Sana Konnur – Council Member – Insurance Council, WICCI



Sana is a qualified Actuary with over 14 years of actuarial experience in pensions and Non-Life insurance both in India and overseas. She has worked with direct insurers like HDFC Ergo and was the Head- Actuary for SBI General Insurance in her last assignment. She has worked in the London market as well as with Lloyds in her earlier stints. In the consulting space, she has previously worked for PWC UK and the oldest Indian Actuarial partnership firm, K. A. Pandit. She is extremely passionate about Diversity & Inclusion initiatives and women's economic empowerment. She is currently in between jobs and will be starting her new role with EY GDS. A little girl from Rajasthan made her way slowly up to leadership roles and the shy and reticent voice became outspoken and fearless. Sana is a loving mother of two under six and is looking forward to her new life in Bangalore.

7. Banashree Satpathy – Council Member – Insurance Council, WICCI



Banashree is a qualified actuary specialised in Health and General Insurance. She has over 13 years of experience in life, health and non-life domain. She has prior experience of working with Indian insurers as well as consulting firms catering to clients in the UK. She has extensive experience in insurance Product Pricing, Reserving, Solvency, Asset Liability Management and Risk Management. She has been associated with organisations such as Bharti AXA General Insurance, PwC, Royal Sundaram General Insurance and ICICI Prudential Life Insurance in various actuarial capacities. Banashree is passionate about women empowerment and gender equity. She ardently believes that sustainable growth in financial inclusion and insurance penetration can be achieved when women get the opportunity of equal participation and equitable representation in the economy.

8. Shirin Patel – Council Member – Insurance Council, WICCI



Shirin is a qualified Company Secretary from the Institute of Company Secretaries of India and a Bachelor of Laws. With more than 25+ years' work experience and deep understanding of the insurance domain, Shirin has provided legal and compliance advise to insurance companies, both life and general insurance, in addition to her expertise in building legal, compliance, secretarial and audit functions across start up insurers. Shirin is currently working in the governance and compliance function of the wealth management business of the Edelweiss group. Prior to this, she has held the leadership positions of Company Secretary and Head - Legal and Compliance of various insurance companies such as Edelweiss Tokio Life, Tata AIG General, Bharti AXA Life, Birla Sun Life. Shirin is interested in the areas of FinTech and Cyber laws and is currently pursuing her post-graduation diploma in Cyber Laws and Cyber Forensics from National Law School. She views learning and being a student as an ongoing process in life. Shirin is passionate about providing legal aid to people, particularly to the ones who find it difficult to access it.

9. Sukanya Ghosh – Council Member – Insurance Council, WICCI



Sukanya is a Partner and Co-Founder, Everbright Reputation Management. After a two decade corporate career that included heading communications at IBM, Infosys, HSBC Technology and Services and Shell, Sukanya turned entrepreneur in 2021. Along with two partners, she set up Everbright Reputation Management, a firm that offers communications services drawing on the science of insights and art of communications to create, sustain and enhance reputation and deepen trust. Sukanya has led a mix of India and global portfolios in her career. At Shell, Sukanya led the company's corporate communications, stakeholder engagement, CSR and Crisis Management mandates. She led corporate communications for Infosys globally working closely with the “C” suite of leaders. At HSBC, Sukanya led communications and recruitment marketing for its services delivery arm globally, across six countries and 20 centres. Sukanya spent nine years at IBM handling a range of roles including leading communications for IBM's services business in India and ASEAN and eventually for IBM's global delivery network across India, China, Latin America and Eastern Europe. She has been a communications consultant for non-profits and co-founded a start-up, Direct Create. Sukanya is a Political Science graduate from St. Xavier's College, Kolkata. She has pursued advanced communications and management programs at IIM, Lucknow and Duke University, USA and done a course on Design Thinking with Stanford University.

10. Ruchee Anand – Council Member – Insurance Council, WICCI



As part of the senior leadership team at LinkedIn in India, Ruchee's focus is to lead and scale-up the Talent and Learning Solutions business and to help LinkedIn fuel the region's talent economy. She works with her team to provide consultancy to leading Indian enterprises on ways to plan, hire, develop and engage talent to drive business growth. Ruchee is also a strong DIBs (Diversity, Inclusion and Belonging) advocate having previously co-lead the Global Employee Resource Group “Women at LinkedIn”, whose mission is to create an inclusive community that empowers women to advance their careers while being their authentic selves. She has been involved with “Women at LinkedIn” since 2015 as Mumbai lead for a year, followed by India lead for 2 years and then 2 years as Global Co-chair. She is passionate about training and equipping older girls with skills that will make them employable, as well as working towards bringing women back into the workforce after their break. With close to 20 years of experience, she has held various leadership positions in organizations like Info Edge- Naukri.com, AuthBridge and GTL Limited.

11. Padmaja Bhagat – Council Member – Insurance Council, WICCI



Padmaja has 15+ years of experience in HR with expertise in HR Business Partnering, Workforce Management & Talent Management She is currently working with CMS Infosystems as Director-HR and leading the HR function for Cash Business Unit. She was working with Edelweiss Financial Services as Head HR for their Retail Finance division where she spent 5+ years. In this role, she was leading the HR function for Mortgages, SME Lending Business and their Corporate Functions spanning across 200 locations. In 2018, she was honored as Top 40under40 HR leader by Jombay. Prior to this, she was associated with TCS for over 10 years and held various roles in India and USA in Resource Management, Performance Management and HR Business Partnering among others. Padmaja is a Gold Medallist MBA from XISS, Ranchi

12. Antima Wadehra Dua – Council Member – Insurance Council, WICCI



Antima is a life insurance professional with 16 years of experience in Life Insurance Underwriting, Driving Transformation, Digital Solutions, Automation and Online operations. She is a subject matter expert, a risk manager and has deep knowledge about the life insurance domain. Antima is currently working as an AVP, Operations Automation in Edelweiss Tokio Life Insurance Co. Ltd. She is a founder member of Reliance Nippon Life and before joining Edelweiss she was with Reliance Nippon Life for 13 years. She was a key contributor in successfully driving the Straight Through processing and Online Journey. She is a Fellow of the Insurance Institute of India and Fellow of the Academy of Life Underwriting USA. Prudent Risk management, Training and Relationship Management are her key strengths and her aim is to train and create subject matter experts and risk managers in the life insurance industry. She is creative and passionately follows dancing, theatre and fitness.

13. Snegdha Gupta – Council Member – Insurance Council, WICCI



Snegdha is currently pursuing an MBA at INSEAD and her internship with BharatPe (Indian fintech, that is building a digital bank on top of merchant payments). Prior to joining INSEAD, Snegdha built the digital liabilities function of Fincare Small Finance Bank (an erstwhile MFI that acquired a banking license with a mandate to build a technology-led bank), acquiring a base of 50,000 customers and USD 7 mn in deposits, as their first product manager. She started her career as a strategy & operations consultant with KPMG Advisory after graduating with an M.Eng from the Massachusetts Institute of Technology (MIT).

14. Leena Shetye – Council Member – Insurance Council, WICCI



Leena is a veteran in Corporate Treasury spanning a career of more than 25 years, having worked with brands like Jet Airways, Tata Teleservices and Edelweiss Financial Services. Leena leveraged her knowledge and her banking experience in fund raising with more than 40 banks. She has spearheaded investment portfolios with responsibility of growth, process improvement and system implementation. Leena is a Strategic Planner and skilled hard-core negotiator which has helped many corporates to achieve reduction in cost and helped them to achieve their profitability. Born and brought up in Mumbai, Leena is an alumni of Ruparel and has completed her Masters from MET Institute of Management. In her current assignment Leena is a senior leader at Piramal Capital, a renowned NBFC and Housing finance company.

15. Neha Singla – Council Member – Insurance Council, WICCI



Neha Singla is a Principal Consultant with PwC in Financial Services Strategy and Digital. She comes with 10 years of experience, of which 8.5 years were in the insurance industry, followed by 1.5 years in consulting. Neha has extensive hands-on experience in business planning, financial strategy, alliances and other key facets of insurance. Resource optimisation, digitalisation and go-to-market strategy are her areas of interest and have been the driving themes of her consulting experience. Neha is a voracious reader and enjoys spending her free time with books. She enjoys travelling and documenting her travels for posterity. Neha is an Economics graduate from University of Delhi and did her MBA in International Business and Finance from

IIFT, Delhi.

16. Kavita Maru – Council Member – Insurance Council, WICCI



Overall a career of 18 years in Life insurance industry, out of which Kavita has dedicated 14 years to Reliance Nippon Life, where she has been at the helm of Enterprise Risk Management and Internal Audit. Kavita is a Chartered Accountant, Certified Internal Audit, Financial Risk Manager (GAARP), Diploma in Information Systems Audit. She started her career with Aneja Associates auditing mostly the life insurance companies. She was then been a part of the internal audit team of TATA AIG Life Insurance Co. She has been with Reliance Nippon Life Insurance for 14 years, Heading the Enterprise Risk Management and Internal Audit function covering Operations risk, Insurance & Financial Risk, Market Risk, Credit Risk, Fraud Investigations, Enterprise-wide risk management. During this period she has been judiciously working on using technology to implement a proactive and risk-based strategy across all the functions. She has spearheaded in achieving the ISO 31000 certification for Enterprise-wide risk management and also 5star grading (highest grade) from Brickwork for Enterprise risk and Financial strength " for Reliance Nippon Life Insurance Co. Ltd. She has been acknowledged with many awards for the automation and analytics built for the organization and for building the best risk management team.

17. Meghna Chhetri – Council Member – Insurance Council, WICCI



With over 9 years of experience, Meghna currently leads the UTI Mutual Fund in India as its Senior Associate Vice-President overlooking Digital Marketing and Digital Business for the organization. She is passionate about delivering the right experience to the end user and also championing digital technology/techniques for intent-based marketing. She has a very deep hold and understanding of digital technologies and has worked with the likes of Cognizant, Accenture Digital Services and SBI India, managing and strategizing campaigns, building assets for various brands. She has worked with some of the top digital advertising agencies, publishers and technology providers of the country winning multiple accolades.

18. Meena Rangaswami – Council Member – Insurance Council, WICCI



Meena is a qualified company secretary and holds a Masters degree in Business Laws. She has close to 9 years of experience in Financial Services in the areas of Life Insurance, Credit evaluation and Banking. This includes core secretarial training with Reliance Industries Limited. Her other full-time employers include - the Edelweiss Group, Experian and RBL Bank. She is currently placed with RBL Bank as an Assistant Vice President - Legal. Her core area of interest is Payments and technology.

19. Ankita Wadehra – Council Member – Insurance Council, WICCI



Ankita Wadehra is a Manager with EY in the Business Consulting practice. She specializes in insurance consulting and has worked with several leading industry players. A fellow of the Insurance Institute of India, she has a total work experience of 11 years. Before joining EY (in 2019), she worked with The New India Assurance Company Ltd. which helped her build domain knowledge. Ankita has extensive experience in market entry projects, business strategy, rebooting insurance distribution and digital transformation. She has been an avid contributor to Thought Leaderships on insurance. She is also well-versed with insurance and reinsurance underwriting due to her stint at New India Assurance.

She is an MBA from Punjab Technical University and did her Bachelors in Commerce from Panjab University, Chandigarh.

20. Meenakshi Ranganathan – Council Member – Insurance Council, WICCI



Meenakshi is a Chartered Accountant and has cleared all 3 levels of CFA (US). She has over 7 years of work experience in Financial Services. She is a Risk professional at Aditya Birla Capital in the NBFC sector. Being a sibling of an autistic brother, she has always felt it important to give back to society. She has undertaken various honorary work for 'Forum for Autism', NGO in Mumbai. She has also worked as a mentor in 'Mentor Me India' by being a strong role-model to empower children from low-income groups. She is also an active member of Toastmasters International, an organisation that operates clubs for promoting communication, public-speaking and leadership.

21. Veena Ajay Lala – Council Member – Insurance Council, WICCI



Veena is a Company Secretary and Lawyer by profession. She has with her 15 plus years of experience in the legal field. After gaining substantial corporate experience in companies namely Reliance Life Insurance, Nomura and Vodafone India, she decided to set her own practice in the name of VAL & Associates. VAL & Associates is a boutique Mumbai based firm acting for founders, start-ups and entrepreneurs as they start up and scale up. The firm supports business owners on governance structures, compliance's, registrations, fund raising, shareholder and board relationships, commercial contracts, IP protection, employment contracts and commercial property

matters.

22. Tarannum Desai Pachigar – Council Member – Insurance Council, WICCI



Tarannum is a HR L&D professional with 17 years of experience across industries like Telecom, IT and Financial Services. She has specialized in organization development, change, leadership development and talent management. Her work enables organizations / institutions to either solve a challenge or tap a potential opportunity. Enabling women from rural and under privileged background is her area of passion. She is actively engaged in coaching and mentoring work focused on female teenagers and youth through various NGOs. She is an avid traveler, loves reading and driving. Currently she

works with Svantra Micro. Finance Ltd as Head - Learning & Development.