

# Anjana Grewal

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Senior Professor-Marketing and Corporate Governance  
Senior Director-Centers of Excellence  
SDA Bocconi Professor of Marketing

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## Curriculum Vitae

Have a proven track record in building businesses, building brands, building teams, managing corporate image during phases of high growth and during crises. Expertise in building brand equity in intensely competitive markets in a cost effective manner. An Innovator and an Expert in Marketing, Direct Marketing, Analytics, CRM, CLV, New Product Launches, Retail Banking Technology, Payments, Financial Services and Insurance Space Affairs).

- \* A well respected sales, marketing and business professional with over three decades of corporate experience.
- \* Dr Grewal's early career was in Pharma and FMCG in consumer marketing and sales i with premier international companies- American Home Products (Indian Subsidiary- Geoffrey Manners) and Colgate Palmolive (India) for over 8 years
- \* Responsible for several product and packaging innovations in the Personal Care Business.
- \* First to launch a sachet pack in India to increase penetration in the market.
- \* Led the Innovative Sponsored Program Media Strategy at Colgate Palmolive- sponsoring programs like Ramayana and Humlog in the mid-80's which were the first sponsored programs on Television in the Country
- \* One of the early movers from FMCG to Financial Services. Joined ANZ Grindlays Bank as Marketing Manager- India to progress to Country Head Marketing- Retail and Corporate Image.
- \* Created the Product Development and Product Management functions for the Bank in Retail. A first and unique initiative in the late 80s.

- \* Marketing Strategy, Segmentation and Communication Expertise provided across Corporate Banking and Investment Banking
- \* Managed the Bank's Image
- \* Spent nine wonderful years in ANZ Grindlays Bank innovating in retail products, channels, distribution, service, at an unbeatable pace .
- \* Notable amongst the contributions was the launch of the first real credit card in the industry and the Relationship Banking concept and the introduction of priority Banking in the country
- \* With of Private Sector Banks in India, joined Global Trust Bank as General Manager- the heralding Head of the Retail Bank responsible for revenue and profits. Led several technology consumer solutions-Phone Banking, ATMs, Internet banking, Dematerialization of shares and several other initiatives related to sales, service and distribution- 3 years
- \* Founder member-Birla Sun Life Insurance. 10 years with BSLI
- \* Worked as Leadership Team Member-Associate Director- Business Development, Vice President –Head Marketing and Communication, CMO and Senior Vice President –Head Marketing and Communication and Head of the Health Insurance Business( C Level Role)
- \* Led several innovations in life insurance and health Insurance.Member of the leadership team that pioneered the launch of Bancassurance in India-Citibank, Deutsche Bank Partnerships
- \* Member of leadership team that pioneered the launch of ULIPS in India and the communication strategy which was later adopted by several competitors
- \* Multichannel Distribution Strategy and Implementation-First amongst private life insurance players in india
- \* Regional Marketing, Digital Marketing- First amongst private life insurance players in India
- \* Responsible for Introducing the E-Payment Platform and Channel in BSLI
- \* Well known in the industry for generating high Marketing ROI
- \* Launched the rural insurance channel and the micro –insurance platform for BSLI
- \* Values Leader and Facilitator for the ABG Group- Have trained more than 300 employees of BSLI
- \* Responsible for the Brand Architecture across the Joint Venture-Birla Sun LifeSpace

Affiliations :

1. Independent Director-Board-Ajanta Pharma
2. Ph.D Panel- Jammalal Bajaj Institute of Management Studies

## Research Interests

- \* Retail and Distribution in India- Distribution is the Silent King
- \* E-Commerce-Global, India-An area of tremendous growth in the Indian Market
- \* Luxury Marketing- An Emerging Segment in the Indian Market
- \* Shopper and Buyer Behaviour-Understanding Consumer Dynamics
- \* Services and Technology- The Impact
- \* Analytics- New Emerging Trends
- \* Brand Valuation as related to Market Valuation of a company
- \* Insurance- Life and General
- \* Banking- Retail, Basel 3
- \* Sector Performance of Industries from an M&A Perspective

## Research Studies 2012-2014

- \* Insurance Market in India
- \* International Bancassurance Models and Practices
- \* Overseas PE and Mutual Fund Investments- Regulatory Practices
- \* Agency Channel- Study for ICICI Pru
- \* Retail Industry in India- 2013/14
- \* Retail-Loyalty Cards, Pricing in Supermarkets,
- \* E-Commerce Industry in India- at the time of Flipkart and Myntra Merger
- \* Sector Studies-M&A Perspective- Pharma, Foods and Beverages, Hotels and Resorts with Mahindra M&A Team
- \* Shopper and Buyer Behaviour in specific sectors(Ongoing)
- \* Basel 3 Norms and the implementation across various Banks(Ongoing)
- \* Solvency Norms-Insurance across various countries(Ongoing)

## Publications

- \* Article in Brand Equity-Economic Times- Services Framework- 1996
- \* Winning Strategies and Processes for Effective CRM in Banking-Paper presented at MDI Gurgaon in 2001 at the Conference on CRM
- \* Book Chapter-Customer Relationship Management- Emerging Concepts, Tools and Applications-By Jagdish N.Sheth, Atul Parvatiyar, G Shainesh- Pgs513-518-2001
- \* Published- Mass Customisation- IRDA Journal-2003
- \* India: Putting Services at the Service of Growth-via Sarfatti25.eu-The Bocconi Online Newsmagazine-03/07/2013- Economics & Finance

## Conference Participation and Presentations

- \* Panel Member at Strategym- JBIMS- Session on the Insurance Sector- Nov 2011
- \* Panel Member-Presented Paper on “Next Growth” Paper at SME conference organised in Mumbai by Franchise India-Oct 2011
- \* Session Chair- Consumer Behaviour in Services at the Asia Marketing Conference- SIMR-Jan 2012
- \* Chair Session – “General Management” –International Conference-JBIMS- “Managing in Turbulent Times-2012
- \* CLV-Customer Lifetime Value Modeling for Health Insurance and Life Insurance- part of Ph.D Thesis- Paper Sent to International Journal
- \* Presented a Paper with Professor Stefano Caselli, at the Italian Chamber of Commerce-Conference on “Regulations Related to Indian PE and MF Investments Abroad”-in Sept 2013