

Vidya Unnikrishnan

E-mail: vidyamanu2012@gmail.com

Mobile: +97155- 4164774

Location : Al Nahda, Sharjah



Executive Summary

A result oriented candidate with years of rich experience in the field of Operations & Administration, Diligent, self-motivated, resourceful, open to new challenges and solutions. Objective is to work in a challenging environment where can lay experience to the institution's best use which would make me a versatile in my career.

Strengths

- 8+ years of job experience
- Expert knowledge of operational systems, work flow process and policies in support of client service expectations, continuous improvement and overall efficiency.
- Active working relationship with all functional units of organization
- Strong commitment to service excellence
- Excellent organizing & co-ordination skills
- Excellent Administration & Communication skill
- Good inter personal skill & ability to work with a team in multi cultural environment
- Honest, Hardworking & Perform efficiently under work pressure.

Career Path

Data Entry Operator - (Scan/Image correction/Quality check) Apr 2014 Nov 2014
BLS International Services Ltd, Dubai - Deputed to CGI-Dubai (8 months)

Customer Support Executive Sep 2006 - Jul 2012
Bajaj Allianz Life Insurance Co. Ltd, Kerala, India (6 Years)

Admin & Accounts Executive Sep 2004 - Aug 2006
Index Informatics (S) Pvt Ltd, Kerala, India (2 Years)

Area of Expertise

- Experience in handling detailed operations/formalities respected to Life Insurance Field.
- Focused on providing highest attention to clients and ensuring quality services delivered.
- Ensuring customer satisfaction by achieving service delivery quality norms.
- Effective management for smooth overall functioning of operations ranging from Policy service, Claim process handling and Audit/Compliance, Customer service, Underwriting.
- Deal with and resolve grievances, complains and queries.
- Experience in Cash Management & Well verse knowledge regarding AML guidelines
- Efficient in Internal & External customer management
- Expertise in proper recordings of documents.
- Data Entry, Scanning and Filing of Documents, Image correction, Quality check.
- Working knowledge of digital imaging tools, techniques and process.

Qualifications

- **Master of Commerce**, Mahatma Gandhi University, Kerala, India 2004
- **Bachelor of Commerce**, Mahatma Gandhi University, Kerala 2002
- **Pre- Degree**, Mahatma Gandhi University, Kerala, India 1999
- **Matriculation**, Board of Public Exam- Kerala State 1997

Computer Courses

- Post Graduate Diploma in **Computer Application** 2003
- Certification in **Tally – Accounting Package** 2003
- Certification in **Microsoft Office** 2002

Proven Job Role

Data Entry Operator (Scan/Image Correction/Quality Check) -BLS International

- Responsible for Scanning of Passport & Visa Applications
- Perform correction of scanned images.
- Perform quality check on scanned data using digital imaging tools and techniques.

Customer Support Executive – Bajaj Allianz Life Insurance Co. Ltd

- Responsible for day to day Branch Operations & Maintaining TAT for all activities
 - Resolve customer queries and issues & Escalate the same supervisory level for quick resolution in case of need
 - Policy Servicing and effective handling of External & Internal clients
 - Responsible for Surrender/Partial Withdrawal of policies and delivery of Fund
 - Responsible for Fund Apportionment & Fund Switch
 - Providing NAV details to clients and assisting them in switching funds as per the Market condition
 - Documentation of assignment of Policies & co-ordination with HO
 - Responsible for Servicing such as Address Change, Nominee Change, DOB correction
-
- In charge of all Cashier activities -
 - Ensure accurate Cash entry of Proposals & Policy Renewals & Top Up
 - Tallying of Cash & Cheques and preparation of Day end Reports & proper filing of all cash related documents and Entry of post dated cheques in module and ensure safe custody of same
 - Maintaining Cash Related Registers and Key Movement Registers
 - Ensure the safe custody of Cash, Cheques & Keys.
 - Ensure deposition of amount to Bank and co-ordination with CMS
 - Co-ordination with bank in case of Cheque Dishonour & proper maintaining of CDA files
 - Petty Cash Management & Proper maintaining of Vouchers and making Fund request to Accounts department as per the need and Audit related activities
-
- Initial Underwriting, Proposal Login & Documentation as per KYC & AML Guidelines
 - System Verification & Data Entry of all Applications.
 - Providing medical letters and ensuring that medicals done as per the request
 - Medicals for Individuals, HNI home visit and ensuring the collection of reports
 - Co-ordination with Customer & Sales Team in case of requirements raised
 - Ensure the Issuance of proposals within TAT
 - Responsible for making Refund request of proposal in case of Rejection.
 - Ensure the Delivery of Policy Bonds to customers and lodging complaint to Postal department in case of need
 - Responsible for Policy Renewal follow ups
 - Responsible in administering and verifying claim documents including the entire medical documents of clients' prior submission for reimbursement.

Admin & Accounts Executive – Index Informatics (S) Pvt Ltd

- Responsible for efficient day to day activities
- Ensure the administrative activities are taken place as assigned by the management
- Maintaining Petty cash & Ensure the proper recordings of Registers
- Preparation of Vouchers and system entry & Ensure smooth and accurate payment of funds to clients
- Preparation of Bills Receivables and follow up of dues & Bank Reconciliation

Other Details

Visa Status	: Husband's Sponsorship - Valid till 04/08/2020
Nationality	: Indian
Date of Birth	: 01 st July 1982
Marital Status	: Married
Languages Known	: English, Hindi, Tamil & Malayalam
IT Skills	: M S office, Tally, Internet & E-mail Applications, Digital Imaging Tools