

# Vidya Unnikrishnan

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**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<sup>st</sup> July 1982  
Marital Status : Married  
Languages Known : English, Hindi, Tamil & Malayalam  
IT Skills : M S office, Tally, Internet & E-mail Applications, Digital Imaging Tools