**First Name of Application CV No 1621368**

Whatsapp Mobile: +971504753686



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**Career Objective:**-

To obtain a position within a supportive and creative environment, to allow full use of my talents, experience, qualifications and communication skills and play an active role in a professional environment of management trust, support in the company’s interest and personal growth.

**Professional Experience:-**

**Shama & TDS Cosmetics As an entrepreneur**

 **(New Delhi) (2012 To Till Date)**

**Job Responsibility as a Entrepreneur:-**

* Managing Finance as well as Inflow and out flow of cash and all other things
* Was market leader in very short span of time in terms of cost as well in sales.
* Timely delivery of finished products.

**Max New York Life Executive-Financial & Non-Med U/W**
 **(HO Gurgaon)** **14 July 08 To Till August 2010**

**Job Responsibility as a Executive Financial & Non-Med U/W:-**

**Underwriter- Life Insurance (Corporate Office)**

* Underwriting cases up to Rs.10 lacs Medical Sum Assured.
* Evaluate non-medical risks for life insurance application using factors such as age, occupation, medical history; financial standing and other relevant conditions that determine assess insurability.
* Evaluate financial as well as medical condition and analyze applicants
* **Recommend, accept,** and **load insurance coverage** within limits set in the underwriting policy.
* Seek **Additional Information** and mark **Counter offers** on case to case basis for assessing of Risk as a LEVEL 3 Underwriter.
* Assess financial documents and summarize the same for financial underwriting of a case.
* Scrutiny of Medical cases
* Mentoring and training of new joinees and doing Quality check of the cases done by fellow underwriters.
* Publishing **Daily MIS, QC holds Analysis, Premium check analysis, Discrepancy Analysis, monthly Dashboards, Line Review and maintaining team data.**

**Fullerton India Credit Company LTD Jr. Credit Officer**
 **(Janak Puri Branch)** **Feb07 to Feb08**

**Job Responsibility as a Jr. Credit Officer:-**

• Efficiency in handling call of customers to resolve their queries
• Check the agreement files and all documents, which is summited by the customer
• Do the TVR (telly verification) of all products.
• Check the internal dedupe(Matching Client ID’s) and external dedupe
• Reporting to credit officer
• Login the cases on system.

**Achievement’s:-**

* Got Level 1,2 & 3 underwriting rights with in short span of time.
* Maintained the Accuracy percentage on 99+ on regular basis ( Average Accuracy of 16 months is 99.53% ).
* Handled my Line as a **Line Back Up** in absence of Manager and got **“You Are a Winner”** for the same.
* Won recognition certificates of **“Star of the month”** awards.
* Received many **“Thank You Notes”** from the Line Manager for quality work and received **“You Are a Winner”** for consistent accuracy , highest productivity and additional line responsibilities done.
* Received many **Recognition mails** from supervisors for my active role in Team and for always giving good **Productivity** with **Quality**
* Received **“You Are the Winner”** many times for giving highest productivity as and when required.
* Prepared training module for the new software developed by the company.
* Consistently overachieved my targets and got incentives for the same.
* Received appreciation mails from Branch Staff and Line manager for timely follow ups of priority cases and contest cases end to end.
* Mass reduction in the error% and wrong discrepancies of the DE (Data Entry), FPQC (First Pass Quality check) & LPQC (Last Pass Quality check) users while handling the QC Hold Analysis and Discrepancy Analysis.
* Achieved consistently over and above the min accuracy level adherence of the department.
* Participated in inter department skit and dance competition.

**Professional Training’s at Max New York Life:-**

 G.T.B.(Generative Team Building)

 Product Certification program

 Insurance Concepts Certification

 Planet Soft(TPP-The Policy Processor)-New Software.

 Six Sigma Yellow Belt Training

**Professional Qualification:-**

 **MBA from PTU In Finance And IT (2010-12)**

 Bachelors of Business Administration from Jagannath Institute Of Management

 Graduate Diploma In International Business.

**Academic Qualification:-**

• Graduation : B.Com from Delhi University in 2007.
• Intermediate : Passed 12th from CBSE .Board ,Delhi in 2004 with Commerce stream
• High School : Passed 10th from CBSE Board , Delhi in 2002.

**Computer Knowledge:-**

• Well versed in Internet and E-mail program
• Well versed in ms-office, FoxPro, sql, ms-Excel

**Project Done:-**

**(1)EC/CEO Council 2010 of Agents:-**The main aim was to move the cases of agents qualifying for the contest ASAP or within a given TAT. So as to look after for the smooth functioning of the cases that no case should get struck anywhere in system due to n no of problems or due to any discrepancy.

**Steps Taken:-**

1. Daily Morning MIS.
2. Daily 2 Hourly Reports regarding which case is lying in which Bucket.
3. Coordinating b/w various departments like Medical u/w, Finance, Field Ops etc
4. Resolving discrepant cases ASAP from respective actionable.
5. Daily MIS of qualifying Agents and there persistency.
6. Tracking cases on hourly basis and publishing reports on last days.
7. Finally 522 agents qualified the contest.

**(2)** **Library Management**:-The aim was to manage all the transactions done in library like:-no of books issued , no of books returned and all other work related to library.

**(3)** **Standard Chartered**:-The aim was to compare the performance of Standard Chartered with other banks in order to know its working efficiency in the market and the demand of its product and services in the market.

**Personal skills:-**
Comprehensive problem solving ability, ability to deal with people diplomatically, willingness to learn, optimistic attitude and a self motivated person.

**Personal Profile:-**
Date of Birth : 04-Oct-1986

Marital status : Unmarried
Gender : Male
Nationality : Indian
Language known : English and Hindi
Hobbies : Listening to music, Internet, Watching Cricket
 and Interacting with people