**First Name of Application CV No 1644954**

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**Summary**

A strategic and innovative professional with 8.2years of rich experience who can give timely and accurate advice, guidance, support and training to team members. Possessing excellent management skills and having the ability to work with nil or minimum of supervision. Having a proven ability to lead by example, consistently hit targets and improve best practices.

 **Key Skills & Competencies**

* Business operations
* Dedicated to process improvement
* Strategic planning
* Customer Service
* Devoted to data integrity
* Strong decision making and problem solving ability
* Team & Client management
* Governance & Operations
* Compliance function
* Quality Assurance
* Handling complaints, Risk & Fraud
* Negotiation competency
* Conduct BCP, DRP cold and hot tests
* Internal Auditing
* Recruitment, Training & Development
* Developing & maintaining Policies/Procedures

**Professional Abridgement**

**Working at CHARTER MERCANTILE AGENCY PTY LTD (Since 2007)**

**Team Lead, American Express operations 10/2012 to 12/2015**

**Charter Mercantile Pty Ltd Cochin, Kerala - India**

* Managing AMEX AU & UK team with 18 Senior Analyst.
* Manage day to day operations for American Express Lending & Recoveries segment for JAPA and EMEA markets.
* Directed and coordinated activities of agents engaged in collecting delinquent accounts of customers.
* Outperformed competitors by a record margin of 109% in December 2013.
* Successfully transitioned AMEX Reserve business with precision.
* Using relevant information and individual judgement to determine whether events or processes comply with compliance rules and regulations or standards.
* Maintained 0% attrition in the year 2014.
* Presentation with American Express VP every 6 months on performance and plan of action put in place for further improvement.
* Assisted Trace team on enhancing right party contact rate.
* Assisted Compliance team in handling high priority breaches.
* Assisted HR team for recruitment and orientation of prospective candidates.
* Initiated Resource engagement activities like Friday Fun and Personality development trainings.
* Assisted in restructuring the training methodology.
* Assisted in enhancing Quality monitoring form for Quality Analyst’s.
* 5% - 8% improvement Month on Month on Revenue since transition.

**Senior Quality & Compliance Analyst 07/2008 to 09/2012**

**Charter Mercantile Pty Ltd Cochin, Kerala - India**

* Maintained the Quality and accuracy of Agents.
* Initiated hyper care model for New Hires with Vintage of less than 6 months, Analyzed the Data and Charted out Improvement Plans.
* Maintained interaction quality via Live and Remote barge.
* Conducted monthly Process Knowledge Test’s and published the Root Cause Analysis along with the Remedial Action Plans.
* Initiated monthly Group Barge sessions with the Entire team in presence of the Service Delivery Leaders Training team and Clients.
* Conducted refresher trainings for analyst who scored low on Parameters like Fatal Error Accuracy \ Non-Fatal Error Accuracy.
* Conducted quarterly CTQ trend Analysis, Critical Error Analysis & RCA review on low Performers.
* Ensured all CTQ’s and CTP’s according to the SOW with the Client are met.
* Reviewed ‘Adherence to SOP’ audit and charted Counter measures.
* Initiated and completed multiple lean projects on AHT Reduction, CSAT improvement & Quality Progression.
* Initiated Helpdesk Service Improvements, Design & Implementation: Improving and simplifying Standard operating procedures.
* Trained New Hires.
* Spearheaded preliminary client audits across all verticals.
* Conducted regular BCP & DRP Cold and Hot tests (CMA) and invoked BCP & DRP whenever applicable.
* Was knighted as one of the Quality Catalyst by AMEX.

**Customer Service officer (Debt Collection) 10/2007 to 06/2008**

**Charter Mercantile Pty Ltd Cochin, Kerala - India**

* Making debt collection calls to Amex CM’s based in Australia and negotiate payment arrangement.
* Early liquidation and Improve Payer Rate of debts
* Selling discount offers of Amex card members and 3rd party Validation calls on trace numbers.

**Achievements**

* Won the American Express (EMEA) POG award in March 2014 - Category: Team Leader
* Won the American Express (JAPA) POG award 5 times - Category: Team & Team Leader
* Was presented Certificate of Appreciation 8 times (2012 – 2015) for outstanding performance.
* Was presented Certificate of Appreciation 5 times (2008 – 2012) for New Quality initiatives.
* Visited Kuala Lumpur in 2014 as per American Express invite to attend the AXP University meeting and workshop for Amex staff and their partners who are in leadership positions.
* ISO 9001 : 2008 Certification, March 2011

**Education**

* **Bachelor of Commerce: University Degree 2011 – Mahatma Gandhi University – Kerala, India**
* **Board of Higher Secondary Examination (Class XII) – Santa Cruz School 2007**
* **Secondary School Examination (Class X) – St. Aloysius Convent ISC School 2005**
* LEAN Toolkit
* Effective People Management
* Developing Customer Centricity

**Personal Dossier**

Date of Birth : 18/02/1989

Nationality : Indian

Marital status : Single

Linguistic Abilities : English, Malayalam & Hindi