**Renuka **

**E-mail:** **renuka.339461@2freemail.com**

 **PERSONAL DETAILS:**

Date of Birth               :   10 June, 1983

Gender                         :   Female

Marital Status              :   Married

Languages Known      :   English, Hindi, Telugu and Marathi

Nationality : Indian

**EDUCATIONONAL QUALIFICATION:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **COURSE** | **UNIVERSITY** | **%** | **CLASS** | **YEAR** |
| SSC          | A.E.S High school/ Mumbai Board ( Wadala) | 61 | 1st | 1999 |
| HSC | NOS Board.St. Andrews College (Bandra) | 55 | 2nd | 2002 |
| B.COM   | S.N.D.T. College (Matunga) Mumbai | 55 | 2nd | 2006 |
| Diploma in Education Management | S.N.D.T. College ( Juhu) Mumbai | 53 | 2nd | 2015 |
| Masters in Education Management | S.N.D.T. College ( Juhu) Mumbai | 55 | 2nd | 2016 |

**ADDITIONAL QUALIFICATION**

**Software's: MS-Office**

MS-Excel,

MS-PowerPoint,

MS-Word

Hands on key board:  **40 w.p.m**

**CAREER OBJECTIVE:**

Based on my professional background and experiences, I believe that I will make significant contributions to your organization. I am seeking a challenging position, which provides the opportunity to further my career.

**WORK EXPERIENCES:**

**1) With** **ICICI Lombard General Insurance Co. Ltd.**

**Designation: Operations Manager (Corporate Office, Mumbai)**

**Time Span:** From 12th March, 2007 to 25 September, 2008

**Work Profile:**

1.   The profile required me to handle customer queries and complaints received via e- mail.

2.   Resolved queries related to the following service request types across all products.

(**Health**, Motor, Travel, & Miscellaneous).

 \* Policy Not Receive Request

 \* Endorsement (changes to be done in policy) Request

 \* Cancellation Request

  \* Refund related queries

  \* Renewal Request

  \* Claim Related

  \* Clarification regarding EMI or credit card related queries regards to the ICICI

     Lombard Policy.

3.  Trained the new joiners on existing products and processes and also assisted them in

 handling complex queries.

4.  Assisted the manager in assignment of cases and TAT adherence.

5. Co-ordination with the customer as well for the queries wherein more specification is

 required.

6.  Measure of Success:

      \* Handling queries within the TAT.

      \* Providing the end resolution to the customer within the TAT.

      \* Took an initiative to analyze the audit feedback in co-ordination with manager

        and thereby, improve the accuracy and quality of team.

**Branch Service Group. (BSG)**

**Customer Support Desk:**

1.   The profile required me to handle walk-in customer queries.

2.  Resolved queries related the following service request types across all the products.

\* Policy Not Receive Request

 \* Endorsement Request

\* Cancellation Request

\* Refund related queries

\* Renewal Request

\* Claim Related

\* Clarification regarding EMI or credit card/ cheques related queries regards to the

 ICICI Lombard Policy.

\* Maintaining the data of the walk-in customers and present the same to superiors on

    daily basis

**Branch Service Group:**

Receive the cases from sales team and punch the cases in a particular system to get the policy generated.

Take out the policy print and do the Quality Cheking of the cases.

Dispatch policy copies to the customer.

Cheque acceptance and deposition i.e. payment entry.

Maintaining the track record of cases in an inward tracking system of the company.

Maintaining the data of operations team on daily basis and submit the same to Senior Manager at the time of month ending.

**2) HDFC Standard Life Insurance Co. Ltd.**

**Designation: Grievance Redressal Executive (HUB, Mumbai)**

**Time Span:** From 17th November, 2008 to 14th August, 2009

**Work Profile:**

Worked for complaints related to policy servicing. Analyze the case and decide course of action.

Start the case on receipt of the complaint letter from the customer, IRDA or consumer forum.

The profile required me to solve the customer query through letter.

Based on that complaint letter, solve the query by good co-ordination with the other branches and departments and colleagues for speedy resolution.

Believes in prompt work and taking responsibility and accountability of the work and finishing the work on daily basis within TAT.

Co-ordinating with related departments through mails or by telephone and get the revert accordingly.

Draft a resolution letter accordingly and send the same to client.

Make calls to clients for further investigations and for some clarifications.

Complaints were related to:

\* Policy documents not received

\* Refund cheque not received

\* Policy cancellation/surrender

\* Claim settlement

\* Underwriting related

\* ECS/SI issues

\* Dual Debit and refund (along with interest)

\* Explanation of different charges along with the breakup of the charges

\* Funds related

\* Investment related

\* Minor and Major changes to be done in policy document

\* Policy renewal/Paid up related

              Always ensured that the client has received complete resolution about his query.

**3) Sapient Research Services (Mumbai)**

**(DSA of Hindustan Lever & Company):**

**Designation: Translator and Survey Team Leader**

**Time Span: Aug 2002 – Dec 2005**

**Work Profile:**

Arrange for the survey to be done

Translate the forms in English which are filled by the customer in language Hindi,

Marathi or Telugu

Maintain the data of survey done by the team.

Maintain the data of the forms which are translated in English.

Separate the forms product wise and distribute the same to team accordingly.

**4) IMRB Call Center (Mumbai):**

**Designation: Phone Banking Officer for marketing research team.**

**(**Only for four wheeler)

Time Span: January 2005 – June 2006

**Work Profile:**

\* Make calls to the customer and know the customer's satisfaction about the particular four wheeler.

\* Assigning the customer details to the team i.e. customer's name contact numbers, address.

\* Maintaining the data of calls made to the customer's and presenting the same to the vertical.

**5) ICICI Bank Call Center (Mumbai):**

**Designation: Phone Banking Officer (Only for I-Direct Team)**

**Time Span: 17 July, 2006 to 10 March, 2007**

**Work Profile:**

Make calls to the customers and inform them about the training which held by ICICI

Bank regarding the shares and other investments plans.

Provide the customer with address and contact number of the particular place where the training session is held.

Maintaining the data of calls made to the customer's and presenting the same to the vertical.

**6) Addis Marketing Call Center (DSA of HDFC Bank) (Mumbai):**

**Designation: Customer Service Team Leader**

**Time Span: 05 Dec, 2009 to 10 Sep, 2013**

**Work Profile:**

Maintaining the MIS of calls made to the customer's and presenting the same to the vertical.

Attending the walk-in customer's and resolving their queries.

Updating the number of business done by each person in the team on board on daily basis.

Be in charge of running and managing the call center daily

Set targets for all other call center agents to meet up with

Schedule and organize shift patterns for other team members to ensure that customers are never left unattended to

Understand all organization’s products, services, procedures and guidelines and communicate same to all team members

Prepare forecasts and budgets for the call center

Monitor all calls to ensure that due procedures and quality standards are strictly adhered to

Facilitate and organize training session for all agents and participate in recruitment of new call center agents

Conduct regular review of all call center agents performance and organize training sessions for under performers

Submit regular reports to management and seek new ideas and strategies to improve performance at the center

Keep up with trends and happenings in the industry and ensuring adherence to industry standards

Ensure that clients are kept happy and satisfied at all times by providing prompt response and solutions to their challenges at all times

Ensure a safe and harmonious working environment for all other team members and delegate duties to all team members.

**7) Entrepreneur**

**Time Span: January 2014 to Till date**

* **Worked one-on-one with KINDERGARTEN students in subject of English**

Integrated reading and writing to offer new perspective and respect for student's own life stories.

Monitored, assessed, and remediated student performance

Developed and implemented comprehensive lesson plans that accommodated specific level of learners while offering support to make certain each student was able to grasp materials

Identified, selected, and modified resources to meet student's diverse needs and integrated worksheets to vary lessons and consolidate concepts

* **Marketing and selling of new garments, beauty products and artificial ornaments as an entrepreneur**

Responsible for ensuring that each customer receives the best PRODUCT possible, and for assisting that contribute to generating sales.

Responding quickly and resourcefully to customer requests or concerns.

Using suggestive selling techniques to increase sales.

Giving information to customers about products.

Up selling and making recommendations to customers.

Representing the PRODUCT in a professional and positive manner.

Creating and maintaining long-term relationships with regular customers.

Assisting customers with choices by providing them with information about products.

**STRENGTHS**:

* Self-motivated and a quick learner who particularly enjoys involvement with high tech organization.
* Maintaining positive relationships with people
* Co-operating in teams/work groups
* Always believes in setting priorities for both my professional and personal life which helps in smooth and

 error free work and maintain TAT.

**INTERESTS / HOBBIES**:

Enjoy listening to Music, Interacting with the people, cooking.

I hereby declare that the above information provided by me is true to the best of my knowledge

**Date:-**

**Location:** Sharjah

                                                         (Renuka )