**Curriculum Vitae**



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| **SHABANA**  [**SHABANA.348286@2freemail.com**](mailto:SHABANA.348286@2freemail.com) | |  |
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**Dedicated Customer service manager with 10+ years of experience** in Insurance Operations and Start-up;instill a shared, enthusiastic commitment to customer service as a key driver of company goal attainment.

**EDUCATION**

* Master of Business Administration (International Business) – Annamalai University, India (2008)
* Post Graduation Diploma in Taxation – Center for Taxation Studies, India (2003)
* Master of Commerce (Finance) – Kerala University, India (2002)
* Bachelor of Commerce (Cooperation) – Kerala University, India (2001)

**IT SKILLS:**

* Certificate course in Microsoft Office
* Strong background with MS Excel and MS Word.
* Fair knowledge in Tally package(Tally graduate)
* Exposure working in different software's.

**PROFESSIONAL EXPERIENCE**

**April-2015—Sep-2016 , Chillr Backwater Technologies Pvt Ltd, Designation : Customer Engagement Head**

**Chillr is a mobile payments start-up that works hand in glove with leading banks like HDFC, Federal Bank ,CSB,Andhra Bank, Greater Bombay Co-operative Bank, et. to offer an intuitive & seamless transactional experience to end customers.**

* Leads a team of Customer Happiness Advocates to provide a superior customer service experience to the users of Chillr.
* Achieve the key performance indicators targets focusing on Customer Satisfaction, Schedule Adherence, Quality and Average handling time and ensure accurate reporting is provided by the staff.
* Lead and role model the Cultural Goals of the organization in order to maximize staff engagement, attendance and retention.
* Supports the team on day-to-day operating activities to perform the outbound - inbound calls, responding to the Email support and Chat Support in compliance with the company policies and maintaining the customer satisfaction.
* Act as a point of escalation for managing and resolving customer complaints and customer enquiries .
* Hold regular team/individual meetings to communicate process updates, review performance, provide effective feedback and set targets/priorities.
* Monitoring customer feedbacks to review the performance and align on priorities .  
  Proactively identify and communicate ideas to improve customer satisfaction, processes and team’s engagement.
* Contribute to recruiting quality candidates and developing training plans to address errors, service failures and skills gaps to deliver a high standard of customer service.
* Coordinating with the engineering, operations and the products team to ensure that each support team member is fully equipped to effectively perform their role (Bringing improvements in the CRM tool, product updates ,refunds and cash back updates ,application errors and resolutions for the same etc. )
* Implementing and improving Customer Service procedures ,policies and standards for the organisation
* Meeting the products ,operational and the engineering team to discuss possible improvements to customer service and providing feedbacks of the customers to the concerned departments.

**Nov 2007 – Mar 2015 Bharti AXA Life Insurance Company Limited, India**

**Senior Customer Service Executive – Distribution & Branch Operations**

* Managing end to end branch operations on a daily basis.
* Managing cross functional activities and providing optimal level of customer support for all the processes
* Acting as a single point of contact for all the customer issues/grievances and resolving them in a professional manner through phone, email and face to face
* Performing initial scrutinizing & underwriting of fresh insurance proposals with respect to Anti Money Laundering (AML) & KYC norms.
* Manage and handle the cash / cheque transactions at the counter and ensure the delivery of quality service to customers while adhering to operational controls and avoiding cash excesses and shortages.
* Maintaining records of reconciliations of daily cash and cheque under audit
* Making out outbound calls for Customer retention and customer grievance resolution.
* Coordinating with Risk Analysts, Underwriters & Policy Servicing team for the issuance of various policy services to the customers
* Administering and developing the management activities such as Audit, Petty Cash and Vendor Management.
* Handling face to face enquiries of the customers regarding policy requirements, services & claims
* Liaising with different departments of Head Office, Sales/Branch Team & Medical Service providers in order to meet the customer needs & expectations
* Assisting the management in defining strategic business requirements and understand the complex customer needs and providing feedbacks to the upper management for product enhancement.
* Cross selling of Life Insurance Policies and supported the branch targets.
* Training the sales team on process advancements and updates about the product
* Conducting the Induction/On boarding for new joiners.

**Mar 2004 – Nov 2007 Placement Sales & Services Limited, India**

**Assistant Manager**

* Handled the overall operational activities & managed the Office asssitants.
* Supported the customer service and office assistant staffs on **Policy Servicing**, **Issuance** & **Agents Commission Payouts and Accounting.**
* Coordinated with TPAs and processed claims such as **Life Insurance**, **Motor Vehicle &** **Health Insurance**
* Liaised with different Insurance industries and followed-up for new proposal, requirements & policy servicing
* Managed the overall banking & reconciliation activities of the branch
* Understood the technical requirements and prepared requirements specification

**PROFESSIONAL ACHIEVEMENTS**

* Attended professional training on **Time Management & Operational Efficiency** conducted by **Bharti Axa life Insurance Company**
* Awarded with the “**Certificate of Long Service and Commitment**” at **Bharti Axa life Insurance Company**
* Awarded the title of “**Employee of the Month**” at **Bharti Axa life Insurance Company**
* Awarded with the “Certificate of appreciation for demonstrating the brand value of Availability , Reliability & Attentiveness” at **Bharti Axa life Insurance Company**
* Highly appreciated for the “Team Management in closure of reconciliation activities of the cluster” and “Successful closure of online policy clients’ cases” at **Bharti Axa life Insurance Company**
* Awarded with “**University of Knowledge/Brightening Intelligence Certificate**” for successful completion of the Graduation program of E-learning module

**EXPERTISE**

* Excellent communication and listening skills
* Confidence and Presentation skills
* Ability to analyze and research information
* Ability to explain complex information clearly and simply
* Good Customer Service skills and negotiation skills
* Life Insurance Claims handling, Underwriting, Banking and Reconciliation.
* Naturally motivated, self-driven, positive and accountable for business outcomes
* Ability to manage priorities and meet deadlines
* Strong self-control with ability to create a pleasant working environment
* Understand/respect other people’s point of view, passionate about coaching the team

**PERSONAL TRAITS & ATTITUDE:**

* Passion for continuous learning and personal growth.
* Independent and Multitasking and shifting between tasks
* Highly motivated and driven, with strong desire to excel.
* Strongly committed to meet the deadlines.
* Quick Learner and able to merge with any type of computer environment.
* Ability to work under pressure.
* Good communication skills.

**LANGUAGES**

* English – Read, write, and speak
* Malayalam (Mother tongue) – Read, write, and speak
* Hindi –Read ,write and speak
* Urdu - Speak
* Tamil - Speak

**REFERENCES**

Available upon request