**Mr. Aadithya K Khadilkar**

**CONTACT DETAILS**

**PRESENT POSTAL address**

#3427, Road No 5, BHEL New MIG colony Phase 2, Tellapur, Vidyutnagar

Ramachandrapuram (RC Puram),

Medak District, Hyderabad

ANDHRA PRADESH -502032

**PERMANENT POSTAL ADDRESS**

Gundi House, Post Mundaje,

Belthangady taluk,

Mangalore district (Dakshina Kannada),

KARNATAKA -574228

Fixed Landline Phone: 08256-288127

**E-MAIL**:aadithya.khadilkar@gmail.com,

**MOBILE TELEPHONE**: +91 9704505627

**PERSONAL INFORMATION**

* **Gender** : Male
* **Date of Birth** : Wednesday,1st April 1981
* **Blood Group** : A+
* **Marital Status** : Married
* **Nationality** : India
* **Passport Number** : K381771
* **Passport Validity** : Passport valid from 14th August 2012 till13th August 2022
* **Aadhar (Unique Identification Authority of India) Number** : 8714 0839 1761
* **Election Commission of India Identity Card Number (Voters ID Number)**: WEC2687440
* **Permanent Account Number(PAN Card)** :AQSPK3279K

**CAREER Objective**

To embark on active work in the area of General Insurance Systems/ Application Development to develop the necessary technical skills and to enhance the practical expertise in the present industry status.

**PResent ORGANISATION**

**Value momentum Software Services Private Limited, Hyderabad**

**Designation: Business Analyst (General Insurance) from 3rd July 2012 till date**

An internal consultancy role that has responsibility for investigating business systems, identifying options for improving business systems and bridging the needs of the business with the use of IT.

**Job Description**

• To gather the requirements of the client for new system development  
• To provide domain and functional knowledge support to the development team for design and development   
• To prepare relevant documentation keeping in mind the application development team

Currently working on a Claims Management system development for Health insurance for a Indian General insurer

**PRIOR ORGANISATION**

**ICICI Lombard General Insurance Company Ltd, Bangalore**

**Designation: Customer Service Manager – Property and Casualty insurance underwriting from 1st November 2008 till 30 June 2012 (3 years 8 months)**

**Job Responsibilities**

Insurance Risk Inspection-and Assessment, rating the risks and preparing the Physical Risk Rating (PRR) reports Negotiating with the marketing teams for working out the quotes – Underwriting of Corporate Property and Liability policies, QC of each corporate property file and further approval of files during file processing for Karnataka

Handling the above process, based at Chennai for Tamilnadu and Kerala from 1st June 2009 –till 31 Oct 2010

Responsible for servicing the Property Insurance files for

* Retail and Bancassurance Verticals in Tamilnadu
* SME and SEG verticals of Tamilnadu
* All Other than Chennai Geographical Locations of Tamilnadu

Responsible for servicing of the Liability Insurance for

* All Locations in Karnataka and Tamilnadu

Transferred to Bangalore on 1st Nov 2010 and responsible for handling Property Insurance Underwriting for Retail and Bancassurance Verticals for Karnataka & Kerala

**Job Description**

• To put in place proper processes & ensure that they are implemented  
• Presale guidance on rates, terms, acceptability  
• Vetting of proposal  
• Checking for need of risk inspection, FEA certification  
• Advising corporate R/ I for reinsurance on a case to case basis  
• All endorsements including reinstatement of SI after claims  
• Help operations team with their technical queries  
• Keep track of accumulation for Reinsurance purposes  
• Interface with clients- personally/ over phone  
• Providing renewal data to MO’s for major clients  
• Guidance to Marketing officers ’s on policy coverage’s, exclusions etc  
• Guidance on risks which are better avoided

**ICICI Lombard General Insurance Company Ltd, Bangalore**

**Designation: Unit Sales Manager from 22nd Dec 2006 till 31 Oct 2008 ( 1 year 10 months)**

**Job Responsibilities**

Handling of ICICI Bank Car Loan Franchisees, who source car loans and sourcing ICICI Lombard Motor Insurance through them – Achieving preset target of Insurance sourcing through the franchisees (22nd Dec 2006 – 5th Dec 2007)

Major Motor Dealerships handled

* TAFE Access Ltd, Bangalore ( Authorized Skoda dealer)
* Advaith Motors Bangalore ( Authorized dealer for Hyundai)

New DSAs added in Bangalore – Was responsible for creation of new ICICI Bank Car Loan Franchisees and subsequent sourcing of motor Insurance through them like

* Autocare Financial Consultants , Bangalore
* Dimensions Inc, Bangalore

Handled the Mysore region as a Unit Sales Manager (including towns like Mandya, Hassan, Chamarajanagar, Madikeri and Mysore) consisting of 4 major dealers and 5 major DSAs and 12 agents from 5th Dec 2007-31 July 2008.- Rated ‘2’ on a scale of 5 during performance appraisal June 2008

Major Motor Dealerships handled

* Advaith Motors ,Mysore (Authorized dealer for Hyundai)
* Cauvery Motors Mysore (Authorized dealers for Ford)
* Urs Kar Service Mysore (Authorized dealer for Tata)
* Trident Motors Mysore (Authorized dealer for General Motors)
* In addition to the above was responsible for driving the business of ICICI Bank Car Loan franchisees and liasoning with the ICICI Bank Car Loans in the entire Mysore region

**PRIOR WORK EXPERIENCE (SALES)**

**Indiabulls Securities Limited, Bangalore**

**Designation: Relationship Manager from 3rd February 2006 till 21st December 2006 (11 months)**

**Job Responsibilities**

Acquisition of New clients, who trade in securities, Making clients trade thereby earning a Brokerage to the company, creating an atmosphere to enable them trade- majorly by giving them stock tips, guiding them to make a valuable investment strategies in Cash market, F&O, etc..

Earned a brokerage of Rs 9 lakh during the first six months at India bulls Securities Ltd...

**Prior WORK experience – (prior to PGDBA Qualification)**

**Sankhla Industries, Unit III, (Manufacture of PVC compounds, PE compounds and PVC sleeves) Nelamangala, Bangalore**

**Designation: Engineer- Quality Assurance from 22nd December 2002 till 4th September 2003 (8 months)**

**Job Responsibilities**

Responsible for continuously upgrading quality systems and testing of polymers

Member of the Cross Functional Team Formed for the effective implementation of ISO/TS-16949 procedures related to the automotive industry

Trained extensively in quality management tools like Failure Mode Effect Analysis (FMEA), Advanced Product Quality Planning, (APQP),

**Education**

* Secondary School Leaving Certificate (Class 10) from Sri Ramakrishna Vidyashala, Mysore in 1996.
* Completed Pre-University Education (Class 12) from Sri Ramakrishna Vidyashala, Mysore in 1998.
* Bachelor of Engineering in Polymer Science and Technology from 1998 – 2002 at Sri Jayachamarajendra College of Engineering, Mysore.
* Results of last four semesters are given in [Annexure A](http://resume-apping.doc/#annexure A:).
* Undergone an AICTE approved autonomous 2 year full-time Post graduate Diploma in Business Administration (PGDBA) programme at SDM Institute for Management Development, Mysore 2004-2006
* Dual Specialization – **Finance** (major) & **Systems** (minor)
* Result of PGDBA is given in [Annexure A](http://resume-apping.doc/#annexure A:)

**Projects**

A Summer Internship Programme (SIP) was carried out as a partial fulfillment of the academic requirement in I year PGDBA course (Area of Specialization – Finance)

A study of Contemporary Issue for Corporate growth was carried out as a partial fulfillment of the academic requirement during the II year of PGDBA Course

The details of both the SIP and Contemporary Issues are given in Annexure B

**Extracurricular activities**

Actively involved in the functioning of “Dimensions” – A students quarterly journal at SDMIMD, Mysore. Contributed an article titled “Budget 2005 – Fuelling the Investment boom”

Actively involved in organizing, MACRO-2002, a two-day National Level Symposium, held at Sri Jayachamarajendra College of Engineering, Mysore, India, during 26-27th March 2002.

Effective contributions made for the Engineering College magazine “RENAISSANCE-2002” also involved in creative and factual writing throughout the tenure in school and college

**Hobbies**

Reading, Trekking, Listening Music, Calligraphy Writing, Creative writing, poems

**spoken Languages**

Marathi, English, Hindi, Kannada and Tulu.

**computer languages and skills**

Good Knowledge of C and acquainted with Windows XP and MS Office.

Additional skills and adequate experiences are in documentation works, organizing activities, stage and event management.

**References**

Available on request

**Annexure A:**

* Results of PGDBA

Cumulative Grade Point Average (CGPA out of a maximum of 4): 2.55

* Results of Last Four Semesters of B.E (Polymer science and technology)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Semester | V | VI | VII | VIII |
| Percentage | 67.7 | 73.1 | 74.3 | 85.9 |
| Result | First Class | Distinction | Distinction | Distinction |

Result of SSLC (Class 10 Board Exams) – 88 %

Result of PUC (Class 12 Board exams) – 81 %

**Annexure B: Projects undertaken during PGDBA (2004-2006**)

1. “A Study of Working Capital Management at Automotive Axles Ltd.” was conducted as a part of the Summer Internship Programme during the months of April & May 2005
2. “A study of Credit Risk Management – Importance and Methods used in Banking “ was conducted as a part of Contemporary Issues for Corporate Growth during the II year of PGDBA course (June – October 2005)

**HYDERABAD**  **AADITHYA K KHADILKAR**

**28/03/2013**