Aishvarya Kaushik

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operations/CUSTOMER SERVICE professional

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*Offering 8+ years of experience and seeking challenging assignments in the Banking/ Insurance sector.*

***PROFILE:***

* Dynamic professional, completed Full time regular **M.B.A.** **- IT and International Business** in first division. Experience of over 8 Years across Finance, Operations and Training.
* Seasoned professional, with planning, execution, monitoring and resource balancing skills. Ability to handle multiple functions and activities in high pressure environments with tight deadlines.
* Familiar with all aspects of daily administrative operations, Basic HR management, and tracking necessary records.
* Posses the competence to complete the work assigned with poise under all circumstances using a combination of creative, organizational and presentation skills.
* Highly effective communicator with an extensive knowledge base and exceptional talent for problem solving through analytical thought processes, as well as the ability to build and lead effective teams.
* Dedicated individual with a reputation for consistently going beyond what is required and using personal high standards to achieve results.

***Core Skill Set:***

*General Administration  Operations  Liaison  Training*

* MIS/Verifications/Reports  Basic HR Management*

**EMPLOYMENT HISTORY**

###### *Last JOB- since 1st Dec.2004 – Till 8th March 2011*

With **HDFC LIFE**. as **Branch Operations Officer - (Delhi NCR)**

***KEY RESPONSIBILITIES:***

* Handled Janakpuri Branch with the team of two Ops Officers and achieving all given Targets.
* **Cross Selling**: - Lead Generation through existing clients and Walk-ins.
* **Persistency**: - To retain the existing clients and educating them for staying invested. Achieving high level of Persistency. Coordinating with branch team for MISs.
* **Quality**: - To maintain quality of proposal forms scrutinized and accepted at branch.
* Quality in terms of customer servicing, handled at branch level, through Lifeasia and Wonders. Taking care of complaints & claims at branch level. Continuous Interaction & coordination with various departments for resolving queries of internal as well as external customers.
* Ensure that turn around time is maintained for all branch level activities as per guidelines from the IRDA, or the internal TATs set by the function. Coordination with sales for conversions.
* Training: - Training of FC’s and Sales Team for Process, Form Filling, Documents, AML and Underwriting.
* Accuracy of client id’s and cashier entries passed at branch, using Lifeasia.
* Ensure adherence to automated reconciliation process. Reconciliation of records at branch.

Prior to the promotion as **Operation Officer**, worked as **Sales Support Officer-Alternate Channel** from **1st Dec.2004** to **31st** **Jan.2007**, where my responsibilities were as below:

* Coordination of Business figures, Accuracy of MIS & reports being prepared & ensuring data security.
* Quality displayed in scrutiny of forms should be good.
* Turnaround time in processing proposal forms should be less.
* Follow up on pending proposals with the help of Lifeasia, in coordination with sales & operations team.
* Follows ups for revival of lapsed, not taken up cases and other related functions.
* Job knowledge especially in terms of scrutiny and Life Asia.
* Insurance and product knowledge.

*Previous Experience - from Nov.2002 to Nov.2004*

Worked with **KOTAK LIFE INSURANCE** as **Sr.** **Sales Associates**

***RESPONSIBILITIES:***

Preparation, presentation of techno-commercial capability papers / proposals, relationship management, documents etc.  
Communication with prospective clients and management.  
Management of current opportunities as well as identification of new opportunities & prospective clients.  
Develop Sales Plan, Identify potential clients; follow up to realize firm.   
Segmenting the database of clients, formulating mailing campaigns, followed by telephone calls and generates leads and potentials for the company.  
Analyze the requirement and working out the proposal along with the technical team and handling a team.

Handled corporate agents- appointing, training, setting their targets and developing them.

***SUMMER TRAINING PROJECT DURING MBA PROGRAM:***

* **Department – EDP**

**Company**  - HINDUSTAN ELECTRO GRAPHITE LIMITED,

(HEG LTD.) Mandideep-Bhopal

**Topic**  - Software Developed on HRD: Training system

Using Oracle 8 and Developer 2000

**Time period of**

**Summer training** - 6 Weeks

***PROJECTS UNDERTAKEN DURING MBA PROGRAM:***

**Company**  - **K. D. Netcom Pvt. Ltd.**

**Time Period** - **1 month**

**Objective** - Created site using ASP and HTML

**Company** - **ELECTROLUX**

**Time Period** - **15 Days**

**Objective** - To ascertain the market share of

ELECTROLUX refrigerator brand Kelvinator vis-à-vis other brands of competitors in Bhopal city & to check the effectiveness of company's promotional scheme on sales.

**Company**  - **IDBI Bank**

**Time Period** - **8 months** as Marketing Executive

**Objective** - Marketing of Accounts – SB, CA, Demat,

Lockers etc.

**Company**  - **HINDUSTAN TIMES**

**Time Period** - **15 Days**

**Objective** - To ascertain the market share of HINDUSTAN

TIMES in Bhopal city & to check the effectiveness of various promotional schemes.

**academic, TeCHNICAL AND PROFESSIONAL qualifications**

***ACADEMIC QUALIFICATIONS:***

* **MBA** : From "V. N. S. Institute of Management", Bhopal

(Affiliated to Barkatullah University, Bhopal).

Specialization (Dual): **I T & International Business (Marketing).**

Year: 2000 – 2002

* **B.Sc.**: From St. Thomas College, Bhilai. Affiliated to Pt. Ravishankar Shukla University, Raipur.

Year: 1997 – 2000

* **Senior Secondary Certificate Examination**: From CBSE Board.

Year: 1997

***TECHNICAL QUALIFICATION:***

2 years Diploma course (E-ACCP) from **APTECH** Computer Education, Bhilai and Bhopal Center.

## *TECHNICAL SKILLS:*

* Database : ORACLE, MS-ACCESS
* Languages/ Front end : C, C++, VB 6.0, Developer 2000
* Web Technology : HTML, DHTML, JAVA, ASP,

JAVA Script

* Tools : MS Office, Internet Browsers
* Operating Systems : Windows, DOS

***PROFESSIONAL EXPERIENCE:***

* Taught **MS-Office & Internet** to the higher officials of **APEX Bank** from various zones (Jabalpur, Raipur, Gwalior) of M.P., as this bank was being computerized and these officers were asked to get their knowledge updated from manual to systems. Very good in Excel – MS Office.
* Attended 15 days training, about various types of accounts handled, in **ICICI Bank** after getting selected in campus interview.

**PERSONAL INFORMATION**

**Date of Birth** - 17th June, 1979

**Marital Status** - Married

**Sex** - Female

**Interests** - Listening Music, Singing, Drawing and

Writing Poetry.

**Languages** - Hindi & English

***STRENGTHS:***

* I am self-motivated individual and person of firm determination.
* I am fuelled with powerful ambition, sustained by impossible dreams.
* I have the ability to cross-incredible hurdles and full of enthusiasm.
* Sincerity, hard work and commitment are my strengths.

***ACHIEVEMENTS & EXTRA CURRICULAR ACTIVITIES:***

* Won trophy and certificate for achieving 6-sigma, for maintaining quality at branch in HDFC Life.
* Won Customer Service Award, Service Excellence Award, Six Sigma Award and Loyalty Award at HDFC Life.
* Participated in various stage programs (plays, choreographed fashion show) during MBA at Bhopal.
* Prizes won in cultural activities Viz. Inter-house/Inter-college competitions (Drawing, Debates) at Bhilai.
* Attended the National Seminar held in our college.
* Selected as **“Prefect”** (next to the Head Girl) of school in class 12th, in Bhilai.

**References:** On Request