**Senifa Valentina Fernandes**

Mobile No:9860980087 ~Email Id: [senifa.ferns@gmail.com](mailto:senifa.ferns@gmail.com)

**In quest of challenging managerial assignment, to provide expertise gained in the domains of Business Development/Marketing & Sales, Customer acquisitions in Call centre, Bancassurance Insurance and Construction Firm with a growth oriented organization and ensure top line profitability by making optimum utilization of the resource**.

* **CAREER OVERVIEW**

Seasoned professional with 7 **years** plus of experience in Business Development/Sales & Marketing, Customer Acquisition in a career that spanned over different Market segments of Call Centre, Banc assurance Insurance and Real Estate Construction.

Currently employed with **Kotak Life Insurance Company, Goa as a Deputy Manager**.

Expertise in successfully ramping the business assignments, while working in close coordination with the bank customers and ensuring effective service deliverables.

**Areas of Expertise**: Profit Centre Operations, Channel Management, Operations, Team Management.

* **CAREER CONTOUR**

**August 17th 2012 to 1st March 2015 HDFC LIFE INSURANCE COMPANY LTD Corporate Agency Manager**

**Accountabilities:**

**Business Development/Sales & Marketing**

* Built and maintained business relationships with bank branches managers as well as upper managements and the banc assurance unit and also with the units of the company, developed the sales techniques for the bank staff and specialist in terms of training them and make sure to achieve, monitor, control and enhance the sales activity in the field, have an active role in prospecting.
* Ensuring high motivation level within my Bank Branch team through contests, championship, and gatherings etc. Plan train and introduce the new plans or modifications made in existing and presiding policy.
* Managing the in and out Sales of the bank insurance policies, analyze the data in the insurance application forms and determine the credit worthiness of the applicant in complex and intriguing cases.
* Consult and work with the state insurance laws and regulations and legislations. Manage the queries filed against insurance claims.
* Provide after Sales services to the Clients.
* **15th July 2010 to 4th January 2011**

**TATA AIG LIFE INSURANCE COMPANY LTD as Assistant business development manager (Bancassurance**)

* **24th January 2011 to 1st October 2011**

**ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD as Assistant Financial Service Manager (Bancassurance)**

* **17th October 2011 to 1st August 2012**

**MAX LIFE INSURANCE COMPANY LTD as Associate Manager (Bancassurance)**

**2nd September 2008 to 15th September 2009**

**ASIAN CONSTRUCTION Margao Goa As Public Relation Officer**

**Accountabilities:**

* Co-coordinating and dealing with the various governments departments (Town an d country planning, Panchayats, Health Departments, Registrars, Municipality etc) in order to get various constructions files approved.
* Arranging the different files required in order get the approval for construction license to start with work.
* Obtaining the various certifications required from the governments firms eg. Occupancy certificate, No objection certificates,Mutation,Surveys etc.
* Handling all legal matters by liasoning with lawyers.
* Drafting the Sales Agreement Deed and Sales Deed for the Clients in assistance with the lawyers and getting them registered with the Sub Registrar.
* Co-coordinating with the clients as per the progress of the construction work**.**

**16th July 2007 to 7t h July 2008**

**Ocwen Financial Solutions Private Limited Company**

* **Worked as a Recovery Specialist for inbound and outbound American Call Centre. A collection Agency.**

**Personal Details:**

**Date of birth: 3rd October 1986**

**Nationality: Indian**

**Address: House no 343**

**Naikawaddo Sarzora**

**P.O Chinchinim**

**Salcete Goa 403715**

**Languages:English, Hindi ,Konkani ( Read, Write, Speak)**

**Hobbies: Drawing, Painting, Collecting coins, Learning new things etc, learning**

**Interests Go out roaming, Meeting people, Listening to music,**

**Academic Performance**

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| **Discipline** | **Board** | **Institution** | **Perfomance** |
| X STD MARCH 2002 | Goa Board | Assumpta Convent High School | First class 74% |
| XII STD March 2004 | Goa Board | Ramakrishna Mahadeva Salgaocar Higher Secondary School of Commerce | First Class 68% |
| TYBCA Bachelor in Computer Applications  Commerce April 2007 | Goa University | Shree Damodar College Of Commerce and Economics | First Class 60% |

**Skills and Strengths**

* Excellent communication skill
* Efficient management and leadership ability
* Expertise with latest tools and techniques
* Efficient planning and coordination of activities
* Well versed with the knowledge of computer Microsoft office tools, Internet and Email
* Excellent Time Management to finish the work scheduled on time.

**Do consider my resume and provide me an opportunity to work in your reputed organization. If given a chance to prove myself I will try my level best to keep up to your expectations and work sincerely with full co-operation and dedication to my service.**