**Mobile No.: 09714655334 DHAVAL BHATT**

**Email:** bhatt.dhaval754@gmail.com

**Professional & Educational Qualification:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **M.B.A.** | **Major Concentration:** Marketing | Sikkim Manipal University | Sikkim University | 2011 | 62.00% |
| **B.Com** | Accounting | Dhansura College | North Gujarat University | 2007 | 49.00% |
| **H.S.C** |  | G.S.E.B | G.S.E.B | 2003 | 49.56% |
| **S.S.C** |  | G.S.E.B | G.S.E.B | 2001 | 54.66% |

**Professional Experience:**

**Birla Sun Life Insurance Company Ltd. BOE - (Branch Operation Executive) 21th March 2008 Onwards**

**Level – Senior Executive**

**Current Responsibilities-**

* **Accounting, Branch Management, Administration, HR Support, IT Support, Labor law & Compliance.**

1. Self Development

* Training Scores of BOEs- Online Quiz, Online & class room tests etc (Assimilation Index) for Accounts
* Training - participation by BOEs (% completed) for Accounts
* Certification Programs for BOEs for Accounts

1. Cost Management & Initiatives

* Profitability
* Operate within the Planned costs & promote cost savings
* Collection an Banking
* compliance to Finance, AML & Third party guidelines
* collections (cash & cheque) banked within the TAT, timely Pay in slip generation, daily updation of E -DCR, adherence to cash & cheque pick up (banking) process, monitoring of CNR (credit not received cases)
* Accurate receipts generated receipts issued including ARS
* Queries resolved with regards to Mixed payments & Multiple receipts within TAT, due diligence to be performed in all such cases
* Timely cancellation of Receipts, control over receipts cancelled, process adherence in cancellation & over the counter refunds
* Instruments honored without BOE error
* Updations in the cheque bounce tracker within TAT, investigation of cheque dishonor reasons & support corrective action
* Non MICR cheques to be minimized, to help faster credit, speedy policy issuance, and reduce the risk in terms of the frauds
* Fixed assets
* Assets (including IT assets) in the branches reconciled monthly
* Payments
* Timely submission of the Petty cash certificate & proper accounting.
* Petty cash vouchers delivered to Minacs within TAT, scrutiny of expenses for genuineness of the expense
* TPVs raised within TAT, Accurate scrutiny of bills for genuiness of expense, control on rejected & unpaid TPVs
* Payments handed over to the vendor within TAT, enhance NEFT / RTGS payouts to 90%+, timely settlement of utility payments
* Query resolutions on EERS and TERS raised by Minacs within TAT
* Monthly accruals being raised in the Accrual Management system as per TAT
* Internal customers
* Commission cheques handed over to the advisors & process adherence including record maintenance
* Achievement of existing advisors into NEFT out of Non NEFT enrolled advisors
* HR Support
* Joining & exit forms and documents of the employee to reach Osource within TAT
* Monthly LWP report duly authorized by the Branch Head/ Branch Manager submitted to HR, admin compliance reports
* Overall Compliance
* Timely Clearance of Audit audit points raised by Auditors, TM or ZM ops & finance on all Finance parameters
* Timely submission of the BOE Self certification to the TM –OF
* Timely closure of deviations on the BOE Self certification on Finance parameters.
* Audit Rating on Finance Activities incl infra & HR by internal & external auditors & TM Ofs (weighted average of quarterly reports). Infra & HR activities not to be considered if FOE is available in the branch
* Zero operational & financial losses due to BOE mistakes / error at branches on finance, HR & Infra aspects.
* Back Up role for Operations activities
* Uninterrupted services at branches

**Key Learning & Achievement:**

* Have achieved more than 95 % in Aura Input Accuracy.
* Have scored 100 % in E shiksha Module.
* Have received 100 % audit rating.
* Was qualified in cost saving initiative
* Was in top ranking in score card of zone

**Personal Biodata:**

**1. Date of Birth: 21-07-1986**

**2. Marital Status: Married**

**3. Father Name: Rameshbhai J Bhatt**

**4. Permanent Address: 19 Kailashdham Society**

**Nr. C.M.Thakar High School,**

**Nikol Road, Naroda,**

**Ahmedabad – 382345**

**5. Languages Known: Gujarati, English, Hindi**