

# Curriculum Vitae

## Kunal Pandya

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### Education

- MBA – FINANCE Northwest University, London UK 2004
- M. Com. from Gujarat University 2006
- B.Com (Advance Accounting & Auditing) from Gujarat University, 2000

### Professional Profile

- An M.B.A with over 14 years of cross-functional experience in Account receivables and Operations in diversified industries such as Insurance, Finance & Manufacturing Co.
- A keen analyst with skills in assessing market trends and implementing operational strategies.
- Experienced in implementing procedures, control systems, service standards, operational policies & norms, customer services standards.
- Excellent team management and communication skills.

### Organizational Experience

**Since May 2010 with Shilp Gravures Limited as a Accounts Receivable Senior Manager-Credit controller managing a team of 3**

- Responsible for leading the negotiation for commercial, credit and payment terms and conditions for new customers.
- Responsible for follow up for outstanding and collecting debts of company debtors (including legal measures).
- Responsible for customer's reconciliations and checking and posting of receipts to accounting systems.
- Responsible for negotiating re-payment plans.
- Responsible for overseeing issue of debit notes / credit notes to the clients due to purchase returns, quantity difference, or trade discount
- Responsible for providing customer service regarding collection issues, process customer refunds, process and review account adjustments, resolve client discrepancies and short payments.
- Responsible for participating in Internal and External audits pertaining to sales functions.
- Responsible for monthly bank reconciliations.
- Responsible for cost benefit analysis & feasibility of all Trade activities.
- Responsible for implementing sales processes and maintaining accountability of sales team
- Responsible for participating in sales meetings and prepared required reports
- Responsible to oversee the operations of billing department.
- Responsible to support financial planning by forecasting collection.
- Responsible to handle insurance i.e asset, works man compensation and personal accident related activity till claim settlement of company.
- Responsible for fixing commission percentage and oversee issue of monthly or quarterly commission to commission agents.
- Responsible for coordinating with the Marketing Team to gather market data i.e. competitor pricing, trade schemes, promotion schemes, etc.
- Responsible for following-up with the insurance team in case of any damages during transit of goods

**From Dec'2009 to April'10 with Zee Turner Pvt. Ltd. working as a state coordinator Gujarat managing a team of 3**

- Responsible for monitoring and maintaining accounts of MSO's.
- Ensuring timely and accurate reports related to Bank Reconciliation, Service Tax & Reports sent to Zonal Head.
- Imprest handling & maintaining control sheets & authenticity of Vouchers
- Clearance of dues to suppliers, dealers & Reimbursement of staff expense.
- Forwarding of expense bills of regions to Zonal coordinators.
- Ensuring timely and accurate report related to bank.
- Reconciliation, service tax and reports sent to Zonal head, daily cash balance.
- Deposit of taxes and recovery of local payments.
- Responsible for responding to letters and notices from various government departments.
- Ensure Inventory management, optimal levels of inventory with dealers, facilitate in dealer termination, track hardware movement, and maintain inventory record & issues of sales administration and monthly inventory reconciliation.
- Coordinate with RADA team for tracking authorization / deauthorisation request and ensure the ground action of the same

**October'2007 – April 2009 with Reliance Finance Ltd. As an area manager Operations and customer service managing a team of 13**

- Managing Membership (customer) Service Desk of 13 of Reliance Fresh Stores in Ahmedabad.
- Each store is working as a cost center so overall responsible for increasing the productivity of each store by undertaking various data analytics and implementing necessary measures to address the issues identified.
- Preparing review reports, reconciliation report for the management analysis purpose.
- Motivating team to increase the productivity by cross selling.
- Liaisoning with Head Office in New Initiatives in Retail Business.
- Proactively identified additional business opportunities like E-Recharge, Life & General Insurance, Travel services, Debit & Credit cards and all kinds' consumer loans for the organization and was responsible for launching these in the reliance fresh store across Gujarat.
- Tracking the market/ industry trends and presenting to zonal head the benefits of the product/service viz a viz the competitors.
- Ensuring proper compliance in handling the customer query and problems as well as giving solution in co-ordination with the team member.
- Ensuring routine training for the team members to be given for the selling of all the products to meet the business requirements, help them in understanding the process as per SOP.
- Checking of insurance policies, Mutual fund applications as per the pre-defined underwriting guidelines by channel partners.

**July'2005 – October 2007 with ICICI Lombard General Insurance Co Ltd as an Operations Manager (Gujarat) managing a team of 7**

- Approval of insurance policies as per the pre defined underwriting guidelines
- Establishment and control of banking activities of all branches
- Preparation of various key reports and reconciliation
- Appointment and management of operating agents at outstation locations
- Establishing various pre defined operations processes
- Conducting periodic audits to ensure proper compliance to pre defined operations processes
- Providing various inputs to Central Operations team for the purpose of designing of various operation processes
- Appointed as an in charge of implementation of Five-S.
- Looking after No Claim Bonus Recovery and Auditing (files and processes) of Processing Hub.

### **Honors & Achievement in ICICI Lombard**

- Awarded for generating maximum revenue per team member.
- Letter of Appreciation for maximum processing files of General insurance – October 2005.
- Appointed to manage project on “Defining role rights” at Mumbai for operations process – June 2007
- Independently taken charge for setting processing hub at Lucknow – February 2007

### **Experience as a Consultant/Trainee**

#### **May’2009 - Dec’2009 worked as a consultant for Raajratna Metal Industries**

- Responsible for preparing a project for feasibility report under the guidance of managing director.
- Responsible for searching a market (Indian as well as overseas) for implemented project.
- Responsible for preparing and implementing various MIS on a production side.

#### **January’2005- June’2005 with NRS Business Solutions Pvt. Ltd Ahmedabad**

##### **DESIGNATION: TRAINEE**

##### **Chief Tasks Handled**

- Responsible for preparing business plans, cash flow projections and profit forecast. This is generally aimed at raising capital to finance the Development or expansion of the exiting business or to fund the new venture.
- Business Analysis of existing clients and comparison with peer group companies for evaluating performance on the basis of Balance sheet and profit & loss account.

#### **May’2004- September’2004 with Hanson Burnells London, UK**

##### **DESIGNATION: MANAGEMENT TRAINEE**

##### **Chief Tasks Handled**

- Responsible for maintaining books of Accounts, preparing tax returns of the companies, auditing the books of accounts, Preparing VAT returns of the companies as well.

### **IT Skills**

Operating System:	Windows 95/98/2000/NT/ ME, ERP
Other Tools:	Adobe Illustrator 4.0
Design Tool:	Forbes (Income Tax Software), Tally, Sage Apex
Office Automation:	Microsoft Office 98/2000
Mail Management:	Microsoft outlook, Outlook express. Incredimail Xe
IT Qualification:	Diploma in Computer Applications from Bostons Ahmedabad

### **Personal Information**

Date of Birth	30th January, 1980
Languages	:Read, Write & Speak English, Hindi, Gujarati
Hobbies	:Reading, Listening to Music, Traveling

## **Areas of Interests**

Operations/Underwriting/Credit  
Team Management