

# **Heena Kausar**

D/o: K.N Ahmed  
Flat no: 403 SAN Residence,  
Opp A1 Hospital Abid Nagar 1<sup>st</sup> lane,  
Akkayyapalem, Visakhapatnam-16

Ph. No: 9703005387  
Mail ID: msheenakauser@gmail.com

## **CAREER OBJECTIVE:**

A strong team member with the ability to work independently, as well as within a division. Knowledgeable about credit and loan processes, and committed to continually enhancing my skills and banking expertise. Seeking a challenging and rewarding opportunity with an organization of repute which recognizes and utilizes my true potential while nurturing my analytical and technical skills in the field.

## **Employment History:**

### **L.I.C Life Plus**

#### ***Senior Sales Officer***

Visakhapatnam, Andhra Pradesh  
June 2013 - May 2014

- Visit potential customers for new business
- Provide customers with quotations
- Negotiate the terms of an agreement and close sales
- Gather market and customer information and provide feedback on buying trends
- Delivered presentations to potential customers and successfully closed new deals
- Utilized sales techniques and strategies to build customer relationships and close sales, resulting in a increase in sales

### **ACT Fibernet Pvt Ltd**

#### ***Customer Service Executive***

Visakhapatnam, Andhra Pradesh  
June 2014 - July 2015

- Answer calls professionally to provide information about products and services, obtain details of complaints.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Follow up to ensure that appropriate actions were taken on customers' requests.

- Refer unresolved customer grievances or special requests to designated departments for further investigation.

## **NOC Engineer**

Visakhapatnam, Andhra Pradesh  
June 2015 - Dec 2019

- Troubleshoot Problems
- Track all Issues
- Report Incidents
- Monitor Systems

## **Senior Executive Collection & Retention**

Visakhapatnam, Andhra Pradesh  
Jan 2020 – Oct 2021

- Customer retention strategies to increase loyalty and retain business
- Customer feedback
- Negotiate with customers
- Implement retention strategies
- Compile reports for Manager.
- Developed and maintained relationships with customers to ensure timely payments and improved customer satisfaction
- Automated billing processes and created custom reports to improve accuracy and efficiency
- Developed an automated system for tracking and reporting customer feedback, resulting in improved customer experience
- Analyzed customer churn data to identify trends and develop strategies to reduce customer churn rates

## **Vardhman Health Specialities Pvt Ltd**

### **Claim Management**

Visakhapatnam, Andhra Pradesh  
Nov 2021 – Jul 2022

- Review claims submissions
- Obtain and Verify information
- Casualty claims
- Problem-solve other claims issues
- Maintenance of claim files
- Reviewing these files
- Ensuring appropriate payments have been made
- Assisted in the development of new claims processes and procedures
- Analyzed claims data to identify patterns and trends
- Submitted claims to carriers for payment
- Analyzed complex claims to determine validity and appropriate settlement amounts

## **ICICI Bank**

### **Deputy Manager Band**

Visakhapatnam, Andhra Pradesh  
SEP 2022 – Jan 2023

- Manager customer loan portfolios, ensuring timely payments and tracking loan performance
- Created reports and documents as requested by the office manager
- Worked with the store manager to develop and execute a store budget that resulted in a reduction in overhead costs
- Coordinated the onboarding process for all new hires, including setting up their accounts and training
- Analyzed and reported on key recruitment metrics, providing insight into the effectiveness of recruitment efforts
- Conducted regular feedback sessions with team members to identify areas for improvement

and provide guidance on career development

- Monitored team performance, identified areas of weaknesses and provided timely interventions to ensure targets were met
- Managed the recruitment process, trained and mentored new hires, and provided guidance to existing team members

## **Education**

### **Al-Ameer College of Engineering & IT**

BTech - Electronics and Communication Engineering.

Visakhapatnam, Andhra Pradesh  
Graduated May 2013

### **Mega Junior College**

Intermediate – M.P.C

Visakhapatnam, Andhra Pradesh  
Graduated May 2008

### **Universal Public School**

Secondary School Certificate

Visakhapatnam, Andhra Pradesh  
Graduated May 2006

## **Professional skills**

- Operating Systems : Win XP/7/8/8
- Excel

## **Hobbies & interests**

- Gardening
- Surfing Internet
- Crossword puzzles
- Volunteer Work/Community Involvement
- Club Memberships

**STRENGTHS:**

- Communication
- Decision Making
- Time Management
- Self-motivation
- Conflict Resolution
- Leadership
- Ability to Work Under Pressure

**PERSONAL PROFILE:**

Name : **Heena Kausar**

Fathers Name : K.N Ahmed

Mothers Name : Gousiya Begum

Nationality : Indian

Date of Birth : 19-07-1991

Gender : Female

Marital Status : Unmarried

Languages : English, Hindi, Telugu

**Declaration:**

I hereby declare that the information furnished above is true to the best of my knowledge. I would like to seize this world of opportunity and make it my way of life.

Place: Visakhapatnam

Date:

(Heena Kausar)