

UMESH RAJENDRA SHARMA

Permanent Add : Flat No 201 2nd Floor Devkar & Ghule Complex Opp Lane No 10 Near Ganesh Sweets
Ganesh Nagar Bopkhel Pune 411031

Present Add : Flat No 106 Bldg No 9 Cherish Vinayak Enclave Cherish Homes Co-op Housing Society
Near Old Viva College Virar (W) Thane - 401303

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Professional Brief: An effective communicator with excellent customer service & interpersonal skills. Strong analytical, problem solving & organizational abilities. Possess a flexible & detail oriented attitude

Professional Attributes

Excellent Communication Skills ~ Customer Service Management ~ Efficient Planning & Execution Skills ~
Result-driven Work Approach ~ Strong Work Ethics

Professional Experience

BOB Financial Solutions Limited Jogeshwari Mumbai as an Senior Officer Card Issuance (Dec 2018-Till Date)

Highlights as Officer II Card Issuance

- ❖ Manage Card Issuance processes like Conversions, Customer/Internal email, PIN Issuance, Return Card process
- ❖ To ensure & adhere to policies & stringent SLA's.
- ❖ To have good knowledge of credit bureau checks and KYC Norms
- ❖ To understand inherent credit, collateral, operational & fraud risk
- ❖ To have detailed knowledge of product & policies & update with relevant changes from time to time according to the customer repayment capacity & performance ability
- ❖ Compliance & Risk responsibilities & awareness of post disbursal documentation (PDD) & audit query resolution
- ❖ To understand various business profile of self employed & non professional

Previous Experience

Xrbia Developers Ltd University Road Pune as an Customer Care Executive (May 2018-Dec 2018)

Highlights as Customer Care Executive

- ❖ Responsible for making Outbound Calls to the customers for Bank Loans & Self Funding Collections
- ❖ Duties involved receiving information from the customer to initiate Bank Loan & Self Funding Cases.
- ❖ Informing the customers on the call for Bank Loan, Self Funding, Schemes Cases & SDR Outstanding till date.
- ❖ Understanding the Profile of the Customer & pitching the Bank Loan or Schemes from the Company.
- ❖ Query resolution of the Customers regarding Unit Change, Project, Possessions, Loan Tenure, PMAY, Payment Structure, etc
- ❖ Maintaining Call Tracker is another important duty which needs to be performed.
- ❖ To ensure Correct Information captured & interact with HV Team, BL Team, Sales Support, ATS Team & Banks for real time customer query resolutions & conference calls with customer for Hold cases.

Bajaj Finserv Ltd, Viman Nagar Pune as an Assistant Manager (Nov 2016–Mar 2017)

Highlights as Assistant Manager

- ❖ Responsible for managing backend Scheme management under Manufacturer Relations vertical.
- ❖ Duties involved receiving scheme communication from manufactures and effective and timely roll out to sales team.
- ❖ Scheme creation in FinOne with correct charge mapping, dealer mapping, location mapping. Product code creation & maintenance
- ❖ MRP updation and deletion as per requirement of manufacturers.
- ❖ Query resolution of sales team and manufactures through Sales helpline portal.
- ❖ Maintaining scheme master is another important duty which needs to be performed.
- ❖ To ensure Maker & checker process and to interact with TCS team for scheme creation and hold resolution.
- ❖ To conduct timely audit & checks of charge mapping & dealer mapping of ongoing schemes

Aviva Life Insurance Co India Ltd, Koregaon Park Pune as an Senior Executive (Jul 2016–Nov 2016)

Highlights as Senior Executive

- ❖ Maintain & Update Manpower detail for ROMG
- ❖ Circulate daily MIS for all the channels with respect to NB login, Pending, Issuance etc
- ❖ Share accurate MIS with respective stake holders (Bank partners)
- ❖ Follow up on pending cases with respective employees and coordinate between them and concerned department for faster issuance
- ❖ Update DART report of FPM and AFP on daily basis. Pl coordinate with employees and their RM's to sensitize them in case you do not get DART from any employee (Keep marking mails to employees who do not send DART and copy their Reporting managers).
- ❖ FPM TL morning snapshot which includes yesterday's calls FOS wise/ MTD team wise calls/ logins / issuance and Target Vs Ach
- ❖ TRM wise login & issuance tracker
- ❖ Dabur initiative and its meeting update by AM's (Gulshan and Rakesh)
- ❖ Retention update on persistency base and tracking uncollected cases on next follow-up dates
- ❖ Follow up on emails, where response was sought but not received.
- ❖ Daily NB & EB forecast FOS wise
- ❖ Daily evening Achievement against forecast FOS wise
- ❖ Coordination with BSG and sales on status of NB login and RTS in case if any, follow up with concerned FOS or his TL
- ❖ Flash achievement against weekly projections
- ❖ Take stock of inventory with respect to Activity related materials and keep raising the requirement with marketing team as and when required.
- ❖ Maintain folders and files and keep updating them weekly for DTS leads, RBS Upsell and Cross sell Leads or leads generated from MM activities.
- ❖ Keep data handy from Jan 2015 till date for all channel and update this data every month. This should include performance of every employee against their target for entire ROMG
- ❖ You should be ready with data, with respect to every parameters (Eg. Login, Issuance, Leakage, Manpower, Attrition, new joiners etc)
- ❖ Take monthly projection (Bifurcated weekly) from each of the FOS and TL's in all channels.
- ❖ Coordinate with team to ensure timely response is given to mail and MIS requests from HO/Amrisha/etc
- ❖ Help new joiners in case they need assistance. Guide them to SPOC, concerned HR etc. Eg. Creation of Mslam ID etc.
- ❖ Coordinate with IT team for system access of new joiners and other requirements such as Opp ID creation, Emaf creation, etc
- ❖ Come up with MIS formats which are effective and easy to understand and analyse

Apollo Munich Health Insurance Co Ltd, Shivaji Nagar Pune as an Executive (Jul 2013-Jul 2016)

Highlights as Executive

- ❖ Checking, Scanning, Linking & assigning the case to defined work queue
- ❖ Dispatch of Refund/PPC Cheques, Medical Reports, add info letters, Policy Kits, Endorsements & Renewal Notices
- ❖ Follow-up with HO/HI for fixing the PPC appointments
- ❖ Checking of cases in PPC excel
- ❖ Follow-up visit approvals & handling the HNI Clients
- ❖ Follow-up with HO for PPC Clients
- ❖ PPC Reimbursement process
- ❖ Daily Cash/Cheque Banking as per IRDA guidelines
- ❖ Generation of DCR Reports & maintaining the hard copy record
- ❖ Reconciling the Daily Cash/Cheque Banking with the collection report & in hand premium
- ❖ Dispatching of EH/IPA/AMT & OTC RNs
- ❖ Dispatching the Reminder Notices
- ❖ Renewal Retention through Calling on Renewals not received
- ❖ Streamlined all the processes as per the HO guidelines to avoid audit errors
- ❖ Strictly follow of HO guidelines & processes
- ❖ Archiving activity
- ❖ Petty Cash Report
- ❖ Dispatching the report fortnightly
- ❖ Day to Day Branch Expenses to be sent to HO fortnightly

Bajaj Allianz Life Insurance Co Ltd, Yerwada Pune as an CSR (Sep 2012-Jul 2013)

Highlights as CSR

- ❖ Managing the Form of GSS of Vijaya Bank across PAN INDIA
- ❖ Investigating the Forms with the Master Bank Statement.
- ❖ Investigating the Premium Amount with the Receipting Amount
- ❖ Confirming the Application No. with Finance Department
- ❖ On Confirmation Preparing the File for Receipting
- ❖ On Receipting the MIS is being issued to Group Operations for further process
- ❖ Managing the Request of Surrender/Refund/Rejection/Cancellation & Death Claim across PAN INDIA
- ❖ Upon the request maintaining database for the request & forwarding the same to Group Ops
- ❖ Following up for the cases sent to Group Operations
- ❖ After Payout is released floating the MIS of Cheques across PAN INDIA
- ❖ As received any reply sending the list of requested Cheques to the concerned region/zone
- ❖ Also managing stale/expired cheques data if the cheques got lost/stole.

CMS Info Systems Pvt Ltd, CBD Belapur Navi Mumbai as an Sr. Associate ATM (Feb 2012-Aug 2012)

Highlights as Senior Associate ATM

- ❖ Managing the end to end process of Customer Complaint Resolution.
- ❖ Maintaining Records of the Customer Complaint Resolution on Tracker File.
- ❖ Investigating the EJ copy for the transaction status.
- ❖ Replying the query to the concerned location mentioning the overage expectation.
- ❖ In case of non-revert from the location cases outstanding forwarded to the same location in consolidated format of 1+1 & so on.
- ❖ Preparing Weekly Tracker of the cases on weekly basis & sending the same to the Location & MSP to provide provision of the Deduction calculated weekly
- ❖ Sorting the whole data as per month.

- ❖ Preparing the whole data in the proper format month wise with respective of monthly shortage
- ❖ Capturing the W/O details & FCR status of the cases which are available in CBR of monthly shortage
- ❖ Cases which are not reported are identified as shortage.
- ❖ Mentoring & monitoring the contribution to the team of Business development executives of the branch, to ensure efficiency in process operations and meeting of individual & group targets.

Axis Bank Ltd,Saki Vihar Road Powai Mumbai as an Back Office Executive (May 2011–Feb 2012)

Highlights as Back Office Executive

- ❖ Preparing the batches for Duplicate & Platinum files
- ❖ Handling the queries of CCRS
- ❖ Downloading GL files from Finacle or Net cast
- ❖ Updating of Representment, Retrieval Request, Chargeback & CCRS Sheet
- ❖ Downloading Chargeslips from Visa Online
- ❖ Updation of MasterCard Chargeback Sheet, CTF & Ureconincoming sheet
- ❖ Raising Chargeback from DCRS
- ❖ Preparation of MIS of AGS & PRIZM ATM AGING
- ❖ Preparation of MIS of AGS & PRIZM Hanging Entries

Professional Development

- ❖ MS-CIT, Typing Speed of 30WPM, Tally ERP 9,Advance Excel

Academics

- ❖ A Levels/SSC from O.L.G.C High School Sion (Mumbai) with 50.00% in March -2006
- ❖ A Levels/HSC from Aryan Jr.College Sion (Mumbai) with 60.00% in Feb – 2008
- ❖ Bachelor of Commerce in (Banking & Insurance Sem V) from N.G. Acharya College Chembur (Mumbai) with 70.00% in Oct – 2010
- ❖ Bachelor of Commerce in (Banking & Insurance Sem VI) from N.G. Acharya College Chembur (Mumbai) with 63.00% in March – 2011
- ❖ Also Planning for Further Management Studies

Personal Particulars

- ❖ **Date of Birth:** 27th December 1990
- ❖ **Language Proficiency:** English, Hindi & Marathi
- ❖ **Marital Status:** Single
- ❖ **Nationality:** Indian
- ❖ **Hobbies:** Listening music , Cricket , Football , Reading & Traveling,
- ❖ **Strength:** Quick Learner, Good Individual & Team Player,Hardworking,Good Learning Spirit
- ❖ **Objectives:** To Build a career in a Leading & Challenging Corporate World, To grow & work professionally, socially & economically with the Company's Objective & Goals, To seek a responsible position & aspire for job satisfaction by making each step learning experience
- ❖ **Flair For:** Adapting to any environment as long as there involves creating some new & unique, Being always eager to new ideas with learning, experimenting, & finding new way

Place : Pune

Date :

(Umesh Rajendra Sharma)