

Shabina P

Email: shabi0208@yahoo.co.in

Phone: +96893360128

Profile Summary

- **A dynamic professional with 6 years of experience** in Financial Planning and Analysis, Business Intelligence, Card Analytics – Commercial and Pre-paid Cards, CRM and General Insurance.
- Demonstrated in-depth knowledge on relevant aspects of financial analysis into practice.
- Gained exposure in various functions such as **Financial Analysis, Trend analysis, Spend analysis, Delinquency Management, Process Re-engineering, Rebate Management and Client account Management, Health and Accident Insurance.**
- Competent in streamlining & improving existing systems / processes, envisioning new methodologies, future trends and driving development, direction and accomplishment.

Core Competencies

Commercial Card SME

- In-depth knowledge on Commercial cards. Monitoring cards performance for 11 countries in Asia.
- Have a vital role in setting up process for rebate.

Financial Planning and Analysis (Product Implementation & Transformation)

- Execute business initiatives from analysis through implementation; management of multiple priorities; effective communication; maturity & stability.
- Consolidating and analyzing financial data to provide recommendations for improving financial performance.
- Determine financial status by comparing and analyzing plans and forecasts with actual results.

Business Analysis

- Critically evaluating information gathered from multiple sources, reconciling conflicts, decomposing high-level information into details & abstracting up from low-level information to a general understanding.
- Proactively communicating and collaborating with external and internal customers to analyze information needs and functional requirements and deliver artefacts as needed.
- Ability to clearly formulate analytical hypothesis, perform ad-hoc analysis to support it, communicate results clearly, and understand cause & affect relationships.

Audit & Compliance

- Implementing effective methodologies for identifying various operating and financial risks involved and taking adequate measures to mitigate the same.

Customer Relationship Management - General Insurance

- Effectively managing health and personal accident customer query touch points.
- Query Management and Escalation Handling.

Professional Experience

🔗Assistant Manager - Financial Analytics

Since:

Sep'14 - Nov'15

Dept.: Business Platforms - Product Engineering& Transformation

Wipro Ltd, Bangalore

Functional Expertise

- Create proof of concepts for various financial reports for clients and develop story boards.
- Identify data needs from clients and conceptualizing reports using BI Tools.
- Develop data transformation and business logics mostly across Accounts Payables, Receivables and Supply Chain Management.
- Work with business owners to identify information needs and develop reporting; primary partners including the management team, finance & accounting, marketing and operations.
- Using tools for managing and analyzing develop, implement the financial portfolio.
- Define key business problems to be solved; formulate mathematical approaches and gather data to solve those problems, develop, analyze/draw conclusions and present to client.
- Improve performance by evaluating processes to drive efficiencies and suggest for possible growth opportunities.
- Analyzing complex financial information and reports to provide accurate and timely financial recommendations to management for decision making purposes.
- Support new product development.
- Determine the financial status of the client by comparing their current health with industry benchmarks.
- Monitor and analyze Key Performance Indicators and recommend strategies for better performance.
- Work on industry and market research to target new products.

Past:

🔗Business Analyst - Financial Analytics

Since: Jul'11 -

Oct'13

Dept.: Institutional Clients Group – Corporate
Banking **Tata Consultancy Services Ltd,**
Mumbai

Functional Expertise

- Commercial card and Pre-paid Cards SME for Corporate Banking Domain.
- Was responsible for Rebate Management Process for entire Aspac region spanning 11 countries.
- Preparing spreadsheets, graphs, and charts to help illustrate financial trends.
- Creating and reviewing financial records. Whilst participating in forecasting and planning cycles and develop tools for improving the forecasting and actuals/processes and roll them out to the larger population for better insights.
- Providing on-going MIS Support including regular and ad-hoc reports.
- Client interaction on regular basis to understand requirements and present deliverables in sync with the prerequisite. Work with various business segments including product managers, finance and research teams to fulfil client requirements.
- Quantitative analysis for revenues, spending patterns and risk management for the client.
- Designing training manuals, conceptualizing process notes and getting signoff for the same from the client.

🔗 Manager - Customer Service

Since: Nov'09- Jun'11

Dept.: ICICI Lombard Health Care
ICICI Lombard GIC Ltd, Hyderabad

Functional Expertise

Process management- CRM (Health Claims and Personal Accident Claims):

- Managing & controlling customer servicing related processes.
- Analyzing process related data & preparing reports.
- Process reengineering & development.
- Internal coordination on daily basis with various teams to ensure process effectiveness & customer satisfaction.
- Carrying audit on monthly basis.
- TAT analysis and suggestions for improvement.
- Working on new initiatives to improve customer satisfaction.
- Handling of claim related queries of Corporate customers (Corporate policies)
- Resolution of cases within TAT.
- Taking regular feedback on the process quality & effectiveness.

🚀 Process Executive

Since:

June'06- March'07

Infosys BPO, Bangalore

Functional Expertise

- Claim processing of US Health insurance provider.
- Determine Billable claims with respect to policies provided by the insurance provider.
- Responsible for preparing, processing and maintaining new group and member enrollments.
- Work claims files to ensure the appropriate eligibility and provider records are matched to the claim.
- Provide general claims support by reviewing, researching, investigating, negotiating, processing and adjusting claims.

Summer Project Experience:

Company Name: **Birla Sun life Insurance**

Project Title: "Technical Analysis"

Duration: July'08 to Sept'08

Work carried out:

The project was based on concepts of technical analysis, equity research and trend analysis.

Equity research was done for six sectors namely, Oil and gas, Telecom, Banking, Auto, IT and

Cement for the years 2006 and 2007.

Education

- **MBA(Finance & HR)** with 75 % from Tilak Maharashtra VidyaPeeth University , Navi Mumbai (2009)
- **BSc (Computer Science)** with 91.3% from University of Calicut, Kerala (2006).
- **NCFM certification** in Financial Markets – passed with 92%.

Skill Set:

- BI Tools: Tibco Spotfire 5.5, 6.5, 7, Tableau
- MS Office Suite

Achievements:

- Won the Topaz Go-Getter Award (Quarterly Award for Exceptional Performance) for the Qtr. Jan'12 - Mar'12 during the Tenure in TCS.
- Secured first rank in Calicut University in graduation.
- Secured first rank in Tilak Maharashtra University during post-graduation.
- Secured first prize in regional level essay competition in Calicut.
- Have secured second prize in regional level elocution competition in Chennai region (Kendriya Vidyalaya).
- Have been awarded the best performer with 100% quality during work experience (Infosys BPO).
- Have been an active member of the Rotary Club.

Civil Information:

DOB : 20th August 1985

Current Address : Villa-4, PO 1000, PC 611, Nizwa, Sultanate of
Oman

Visa Status : Family Visa