ABINASH MISHRA

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Address- No-6, GS Lane, Nirmal Chandra Street, Bowbazar, Kolkata, WB-700012



Objective: -

To pursue a value adding, career in customer care & operations with growth-oriented organization, putting all my abilities and learning into practice, with a view to foster a mutually rewarding relationship.

Carrier Ambition: -

To work in growing Company and Challenging Atmosphere, so as to widen my professional horizon and enhance my instinct value and hence playing an active role in the growth and establishment of the concern.

Strengths: -

Sincere, Good listening skills, Adaptability, Communication Skill, Positive attitude, Tactfulness, Enthusiastic, Understand Ability, Hard Work, Punctuality, Co-operative Behavior, Constructive Attitude, Loyal.

Work Experience: -

Currently working in BG Networks as Operation Manager form July 13th, 2021 till date.

Job Profile.

Managing the TPA desk team along with good rapport with Hospital and Reconcile the Payment of Various Hospital Payments.

* To head all desk-related claim queries for cashless as well as Government schemes.
* To run desk as per BG model from patient preauthorize to discharge with application download followed by ratings.
* To monitor day-to-day MIS from desk and report Hospital Management.
* Check payment reconciliation and get the correct MIS prepared.
* To work as a catalyst between hospital, patients & BG Desk.
* Leading a team of Medical officers & Smile Officer/Router on the desk
* Maintaining good rapport with top management of assigned hospital & visit them monthly for a  Review on agreed services by the company.
* To prepare and publish Daily, weekly and monthly reports and MIS
* Setting up an existing SOP and Framework on a new desk and keep innovating with better insights.
* Seamless & Cost-effective function of the entire front-end process.

Third Work Experience: -

Assistant Manager in Aditya Birla Health insurance in Branch Operation from July 25, 2017 to July 12, 2021.

Job profile:

The purpose of this job is to log in complete customer applications to contribute to speedy issuances, carry out financial/accounting transactions, render defined services to the customers at the branch level, be a SPOC for advisors in furnishing renewal & lapse information to help augment renewal income of the branch, and provide sales support to Branch Head / Relationship Head to coordinate for requirements with branch sales force.

Handling Job Profile: -

* Managing DE Team of 11 member and Complete Pan India data Entry by assigned by New Business Team.
* All Cancellation & Re-login done with special care with Change of RSD without Hit 64 VB Violation.
* Grievance cases managed as per TAT and share Feedback to Management & Share Resolution to Client.
* Handling team and completed assigned case and check every case to cntroll Error and managed error free work.
* Carry out the receipting process accurately of fresh applications and renewal premium within timelines as per the set process.
* Carry out the banking and reconciliation process of policy cash/Cheque/DD as per guidelines.
* Handle petty cash and third party (vendor) and employee reimbursement as per guidelines.
* Handle the Advisor’s servicing in coordination with Distribution Management team as per guidelines.
* Handle the New Business log in at the branch as per the New Business and Underwriting guidelines to ensure high levels of input accuracy and support in enhancing the issuance to submission ratio.
* Act as a SPOC between Customer and Head office to ensure speedy and quality customer service.
* Provide support in Customer Services & Persistency Management.
* Handle MIS, process and document management pertaining to Operations & Accounts.
* Render sales support to Branch Head / Relationship Head to ensure smooth  business Issuance.
* Co-ordinate with HO, sales person, Internal & External client in ensuring 100% pre-issuance & Post issuance, renewals & Policy servicing Requirements, ensure dispatch of original Policy documents to leadership groups.
* Effective servicing at customer Help Desk & enabled to customer Help Desk as a single Point queries & complaints for that all queries & Complaint go through customer relationship Management.
* Preparing Mis Reports and other statements with a view to apprise management of the process Operations and assist in critical decision-making process with ZBH.
* Managing Partner as HDFC Banca, Axis Banca & TPD channel without any Negligence & competing all their requirement .

Second Work Experience: -

Operation Executive in Apollo Munich Health Insurance Co. Ltd. from Dec 21th ‘2015’ to 20th July,2017.

Job Profile Handling: -

New Business Login, Account & Administration, Agency Contracting, Customer Servicing.

New Business Login: -

* Maintain a new business logins tracker on daily basis.
* Engage in procedure of scrutinize new business proposal form before login in operation according to underwriting guideline and documentation wise. And also resolve description soon and take follow up for issuance within TAT.
* Maintain a MIS of Daily & Monthly Logins Tracker MIS as per TM Wise, NOP wise, Agent wise, Recruitment wise, and Activation wise, in force wise & pending wise case.
* Arranging appointment of Medical Examiner for the clients whose medical triggered.
* Collecting Cash for Renewal as well as new business premium.
* QC & dispatch of complete application to the service center on the same day.
* Maintaining the Wip Tracker, take care of overall applied to paid business  
  Adherence all the CSMS logins, Policy Pack Management.
* Solution providing to branch visiting customers for any related query with due respect.
* Maintaining good customer relations and referring customers to appropriate staff for new services.
* Performing intermediate duties and support related to branch operational activities.

Account & Administration: -

* Agent/employee hierarchy maintenance-Submission of Resignation /Termination document to HO within set time frames.
* Streamlining the process for agent commission payment, Ensuring timely processing of Agent service change request & timely Processing of customer Service authorization form for change of agent.
* Timely & accurate processing of agent Training Reimbursement as per the Process.
* Timely Processing of agent related query/service change request.
* Timely & accurate updating of agent acknowledgement Register for handover/dispatch of agent related document, like Original License, ID cards, Contract, Welcome Letter, Circulars, Agent Handbook, etc.….
* Maintaining the record of the sizzlers/gifts, award, certificate both local and receiving from HO & GO promotional activities.
* Coordinate with Head Office for License Issuance, Advisor Code Generation, Renewal License and Advisor commission & commission statement, advisor pan card and Bank Account opening & A/c. no updating, EFT updating, etc.……
* Taking time to time session for the new agent/employee to make them understand the company’s policies and different etiquettes publish by Ho.

Agency Contracting: -

* Banking of Instrument- Batch Summery, PIS
* Accuracy while entering the instrument both cash & cheque in all application.
* Taking care of all the decline entries and following up the same with agent & Advisor and Sales Manager or BM.
* Maintaining Business Leakage Data, Publishing the MIS for the same for further follow-ups.
* Handle petty cash with responsible to finance department.
* Processing monthly payroll authorized by BM.
* Maintain the stock of all stationery items, which is necessary for office staff.
* Taking care of Vendor Management activities, such as handling stationery distribution, inventory, water, electricity, telephones, and Office bills payment.  
  Maintaining all type of register at branch level.

Customer Servicing: -

* Process the claim documents with fill up claim form, checking the claim form with the required documents while accepting the claim form and after receiving the claim forms and relevant documents it must be sent to H.O (concerned department) without any delay.
* Reminding customer, Field workers & senior coordinators for renewal policies as the data supplied.
* Providing product training to working field forces regular basis, as knowledge makes them confident.
* Taking care of payments related to field workers.

First Work experience

Operation executive in Height Insurance Services Ltd (Corporate Agent of Reliance Life Insurance Co. Ltd) from June2009 to Dec 2015.

Job Profile: -

* Maintain a new business logins tracker on daily basis.
* Engage in procedure of scrutinize new business proposal form before login in operation according to underwriting guideline and documentation wise. And also resolve description soon and take follow up for issuance.
* Follow up for Zonal Manager & Regional Director Approval as per case-to-case basis.
* Coordinate with Head Office for medical updating, issuance cases, pending cases, RPC Pending cases, Medical pending and other requirement in pending cases & for description resolve.
* Also engage in Recruitment Procedure like checking of new recruitment dockets as per IRDA & Company guideline. Other roll play like maintain a Daily & Monthly Recruitment MIS, Create a training batch & take a approval of Batch start for new recruit candidate, arrange a training for candidate, follow up for TCC, Coordinate with HO for Exam Schedule, License Issuance, Advisor Code Generation, Renewal License and Arrange their training. Advisor commission & commission statement, advisor pan card and Bank Account opening & A/c. no updating, training reimbursement claims of advisor, etc.
* Process Monthly Conveyance expense claim for Sales Manage & Branch Manage & advisor.
* Maintain a MIS of Daily & Monthly Logins Tracker MIS as per Location wise, Branch Manager Wise & Sales Manager wise, NOP wise, APE wise, Recruitment wise, and Activisation wise, in force wise & pending wise case.
* Maintain Daily & Monthly Recruitment MIS, by Location wise, Sales Manager wise.
* Maintain Goal Sheet MIS by Sales Manager wise & their NOP, APE, Recruitment, Activasation & their Target Achievement wise updated.  
  These all MIS prepared as per different Location, BM, and DBM & SM wise and MIS Reporting to Zonal Manager and Branch Manager in daily basis.

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| Academic Qualifications |

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| SL. No. | Name of the Institution | Name of Exam | Board/  University | Year of Passing |
| 1. | Appex Institute of Management, Nagpur | MBA(Banking & Operation) | AIM, Nagpur. | 2012 |
| 2. | Patamundai College, Kendrapara | B.com | Utkal University. | 2007 |
| 3. | Patamundai College, Kendrapara | Higher Secondary | C.H.S.E | 2004 |
| 4. | B.P High School, Kandhiahat, Kendrapara | Matriculation | B.S.E | 2002 |

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| Computer Proficiency | | | |
| Operating Systems: | Windows 98, Windows XP, Windows 2000, 2003, 2007, 2016, Win7/8 |
| Packages | MS-Office |
| Certification | Practical Accounting System from ACE Academy. |

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| Summary |

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| Current Career Level | Experienced (Manager) |
| Work experience | Insurance Experience: More Than 10 Years |
| Target Company | Industry: Banking / Insurance  Category: Retail Banking / Customer Service / Back Office Operations |
| Target Location | Anywhere |
| Current CTC | Rs.5.35 lacs |

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| Other Personal Information |

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| Date of Birth | 07th May 1987 |
| Father’s Name | Mr.Ashutosh Mishra |
| Sex | Male |
| Permanent Address | S/o:Mr. Ashutosh Mishra  At/ Po: Sansidha Mangraipur, Via:Batipara, Ps: Aul  Dist: Kendrapara, Odisha-754218 |
| Nationality | Indian |
| Languages Known | Odia (R/W/S), English(R/W/S), Bengali(R/S), Hindi(R/W/S) |
| About Myself | | | |

I want to proceed with indomitable spirit, firm determination and my own perception.

I hereby declare that all the information furnished above is true to the best of my knowledge and belief.

Date: Signature: