

ANJU P S

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PROFESSIONAL SUMMARY

Results-driven professional with 8+ years of experience in insurance, banking, and finance, specializing in branch operations, customer service, and financial management. An MBA graduate in Finance & HR with expertise in compliance, client relations, and process optimization. Skilled in driving operational excellence, streamlining workflows, and leading teams to enhance business performance. Seeking a dynamic role to leverage my expertise in financial strategy and business growth.

KEY SKILLS

- Branch Operations Management
- Customer Service Excellence
- Financial Analysis & Reporting
- Banking & Insurance Operations
- Accounts Payable & Receivable
- Regulatory Compliance
- Team Leadership & Training
- Process Optimization
- Client Relationship Management
- Administrative Coordination
- Risk & Fraud Prevention
- Facility & Vendor Management

TECHNICAL SKILLS

- **Enterprise Systems**: Tally ERP, SAP (Accounting), Automated Billing Systems
- **Microsoft Office Suite**: Word, Excel, Outlook, PowerPoint, OneNote, Access
- **Data Management & Analytics**: Google Sheets, OpenOffice Calc

WORK EXPERIENCE

Accountant & Facility Coordinator

October 2022– Jan 2025

Quick well Technical Service, Dubai, UAE

- Oversee accounting transactions, including payables/receivables, ensuring accuracy and compliance.
- Prepare financial reports, balance sheets, profit & loss statements, and ensure timely bank payments.
- Handle budget forecasting, tax computation, and filing of tax returns to maintain regulatory compliance.
- Perform audits of financial transactions, maintain confidentiality, and conduct database backups.
- Ensure timely, monthly, quarterly, and annual financial closings with accurate reconciliations.
- Support the Facilities Manager in project implementation, vendor coordination, and contract management.
- Supervise and train facility employees, contractors, and external service providers.
- Manage security access control systems in collaboration with security contractors.
- Maintain and update administrative policies, records, and document management systems.
- Oversee procurement and inventory of supplies, ensuring operational efficiency.
- Coordinate facility maintenance, repairs, and work orders while ensuring compliance with safety standards.
- Provide financial and administrative support for internal events, projects, and facility-related initiatives.

Deputy Manager – Branch Operations, Customer Service & Administration

May 2018 – August 2022

Kotak Mahindra Life Insurance, Kerala, India

- Process insurance applications, payments, and renewals while ensuring regulatory compliance.
- Maintain financial records, issue receipts, and reconcile cash and cheque collections with banking deposits.
- Handle reconciliations, policy documentation, and timely submissions to Head Office.
- Oversee branch-level cash flow, manage petty cash, and ensure timely TDS certificate issuance.
- Coordinate with internal teams for commission payouts, policy renewals, and claim documentation.
- Support customers with service-related requests, claims, and policy issuance, ensuring first-contact resolution.
- Conduct customer engagement activities to enhance service quality and policy persistence.
- Facilitate smooth policy underwriting by coordinating medical examinations and documentation.
- Supervise local dispatch and secure storage of policy-related documents.
- Monitor cheque dishonor cases, free-look cancellations, and coordinate with sales teams for resolution.
- Handle operations communication materials, ensuring compliance with internal audit guidelines.
- Process policy reinstatement requests, ensuring adherence to underwriting regulations.
- Prepare and analyze MIS reports, including collections, cash flow, and branch operations performance.

- Assist the Branch Head in tracking sales targets, new business applications, and advisor commissions.
- Perform compliance audits, data verification, and process improvements to enhance operations.
- Provide training and support to branch staff for improving service delivery and adherence to company policies.
- Resolve customer grievances by coordinating with process owners and tracking complaints to closure.
- Implement automation tools and digital payment solutions to improve customer experience and efficiency.
- Collaborate with zonal and Head Office teams to implement new business strategies and policy guidelines.
- Ensure the safekeeping and management of all confidential customer data and policy documents.
- Act as the branch's compliance and process improvement lead, ensuring adherence to regulatory requirements.
- Conduct data cleansing to maintain an updated customer database for seamless communication and service.

Relationship Officer

September 2017 – March 2018

ESAF Small Finance Bank, Kerala, India

- Build and maintain strong customer relationships to enhance banking experience and customer satisfaction.
- Conduct customer interviews to assess financial needs and provide appropriate banking solutions.
- Identify potential leads, follow up on inquiries, and drive customer acquisition strategies.
- Address and resolve customer queries, complaints, and service-related concerns in a timely manner.
- Develop and execute customer retention strategies to enhance long-term engagement.

EDUCATION

Master of Business Administration (MBA) in Finance & HR

August 2015 - September 2017

Calicut University, Kerala, India
Percentage: 70

Bachelor of Commerce (B. Com) in Finance

June 2012 - June 2015

Calicut University, Kerala, India
Percentage: 85

CERTIFICATIONS & COURSES

- **Tally ERP** | April 2022 - July 2022
- **SAP FICO** | April 2022 - July 2022

ACHIEVEMENTS & AWARDS

- Received **"Game Changer Award"** for excellence in Kotak Mahindra Life Insurance.
- Promoted to **Deputy Manager** (2019) and **Grade Change Promotion** (2021).
- Awarded **"Sales to Service Champion"** in Kotak Life Insurance.
- Achieved **85%+ customer retention rate** and increased NPS scores by 50%.
- Successfully implemented **data entry automation**, reducing clerical errors by 100%.
- Received **Best Volunteer Award** (National Service Scheme) and **Best Public Speaker Award** (College).
- **Job rotation** to various jobs in Quick well as **fast learner**
- **Implementation of new software** for data management in Quick Well technical services

ADDITIONAL INFORMATION

- **Language:** English, Hindi, Tamil, Malayalam
- **Visa Status:** Spouse Visa

DECLARATION

I hereby declare that the above-mentioned statement is correct and true to the best of my knowledge and belief.