

RESUME

Dipak Kharat

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Career Objectives

To be a part of a dynamic team that encourages learning and advancements in my career and to use my professional skills to obtain a challenging position in an esteemed Organization.

Academic Profile

Degree	University / Board	Year	Percentage	Class
M.B.A(Marketing)	Pune	2022	75.47%	First Class
M.A(Economics)	Pune	2013	47.75%	Pass Class
B.A(Economics)	Pune	2008	71.00%	First Class
Sanitary Inspector Diploma	Mumbai	2004	51.75%	Second Class
H.S.C (M.C.V.C)	Pune	2003	70.50%	First Class
SSC	Pune	2001	50.00%	Second Class

Summary of Experience

- 3.7 years of experience in Wipro Ltd (Client: Capital One Bank US) As a Senior Associate (3rd Sep 2014 to 07th April 2018)
- 4 Years of experience in Tata Consultancy Services (Client: Bajaj Finance Ltd. / Sun Life Financial of Canada U.K) As a Process Associate (05th Sep 2018 to 23rd Sep 2022)
- 1 Year of experience in Max Life Insurance Company Ltd. As a Executive Customer Engagement (16th Jan 2023 to 30th Jan 2024)

Role & Responsibilities in Wipro Ltd. (Client: Capital One Bank US credit card)

- Verifying and researching the customers Dispute about their Credit Card Information.
- To work on the queries raised by the card holders through Credit Bureaus
- Queries were received in form of case through a common platform from the credit bureaus.

- Based on the concern used to validate the cardholder account and research the account and rectify any changes by filling a form and submitting it back to the credit bureau.
- Mentoring newly hired team-mates
- Maintains quality service
- Updating the researched information to Credit Bureaus.

Role & Responsibilities in Tata Consultancy Services Ltd. (Client: Bajaj Finance Ltd)

- Maintaining a positive, empathetic and professional attitude toward customers at all Times.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Resolve customers' complaints by performing activities such as Loan rebooking, Loan partially cancellation, full cancellation, refunding money, and loan reschedule.
- Contact to merchant and customers in order to respond to inquiries or to notify them of investigation results.
- Loan booking, raise recovery to dealer as provide by client.
- Foreclose old loan and generate new loan account as per customer request with offer acceptance.
- Insurance cancellation activities as per customer request.
- Communicating with customers through various channels.
- Keeping records of customer interactions, transactions, comments and complaints.
- Contact to new customer and sales personal loan and insurance to achieved sales target.
- Acknowledging and resolving customer complaints.

Role & Responsibilities in Tata Consultancy Services Ltd. (Client: Sun Life Financial of Canada U.K)

- Process new insurance claims notifications.
- Analyze a claim made by a policymaker to establish whether it satisfies the policy conditions
- Guide policyholders on how to proceed with them.
- Investigate potentially fraudulent claims.
- Ensure the customer is treated fairly and that the customer receives excellent service in accordance with industry and company guidelines.
- Check policy holder claim form with BANCS application. Like name, national insurance number, address, contact details, payment mode, Bankruptcy details, bank details, declaration page etc.

- If any outstanding requirement, then send letter to policyholder.
- To send Acknowledgement letter to policy holder.
- Verify customer address to using Call ML.
- To check any additional requirement documents like Marriage certificate, Divorce certificate, Beneficiary details.
- Process the payment by using the BANCS application after all require fulfillment & send to Authorization.
- Raise claim cancellation request as per customer request.
- Keeping records of customer interactions, transactions, comments and complaints.
- Refer unresolved customer grievances to designated departments for further investigation.

Role & Responsibilities in Max Life Insurance Co. Ltd.

- Deliver excellent service to all customers.
- Overseeing and managing daily operations, collaborating with team members, and ensuring efficient workflow.
- Process insurance applications, renewal, cancellation and payment.
- 13M & 25M Persistency
 - Driving 0-60 day collection by calling the customers / sellers
 - Driving 0-90 day collection by calling the customers / sellers
- Retention
 - Engage to retain – Retaining customers with mis-selling complaint
 - Freelook – Retaining customers who wish to cancel the policy
 - Surrender – Retaining customer who come to surrender the policy
 - ECS – Retaining customers who want to deactivate their ECS payment method
- Revenue Generation – Service to Sales / Recruitment
 - Identify training needs of Front end and skill them.
 - Coaching and Developing the team to meet their goals
 - Always look for opportunity to upsell a customer once retained.
- Business Deliverables
 - Enabling the advisors and distribution team on how to manage the WIP on mPro and servicing in mPower
 - Traction of Applied to Paid for the region
- Distribution Engagement
 - Monthly engagement with the OH & Advisors
 - Creating awareness amongst Advisors – Quality of Business
 - Coordination with various stake holders
- Audit & Compliance
 - Ensuring regulatory and statutory compliance
 - Zero dilution in the process adherence
- Retention – E2R, Freelook, Surrender, ECS deactivation
- Revenue Generation
 - Service to Sales
 - Service to Recruitment
- Business Deliverables - Issuance / WIP management
- Distribution engagement

Key Skills

- Creative/conceptual ways of thinking
- Risk taking and Initiative
- Problem solving and analytical skills
- Ability to work with a wide variety of people
- Interpersonal and communication skills.

Hobbies & Interest

- Driving
- Listening Music

Technical skill

- Excel
- MS Word
- MS PowerPoint

Languages Known

- English, Hindi, Marathi.

Personal profile

Name:	Dipak Popat Kharat
Gender:	Male
DOB:	24thMay1984
Nationality:	Indian
Current location:	Ahmednagar
Marital Status:	Married.

I do hereby declare that the particulars of information and facts stated herein above are true, correct and complete to the best of my knowledge and belief.

Thank You.

Place: Ahmednagar, Maharashtra

Dipak Popat Kharat

Date: