

# Krishna Kharwar

**Address:** *Prathamesh Tower,  
1103 Ghodbunder Road, Thane  
400615*

**Date of Birth:** 3<sup>rd</sup> Sep 1999

**Gender:** Female

**Religion:** Hindu

**Nationality:** Indian

**Phone:** 9082563459/

7666196109

**Email:** krishnakharwar80@gmail.com

## Key skills

**Hardworking**

**Flexible and Adaptable**

**Teamwork**

**Good communication skills**

**Strong problem-solving ability**

**Quick learner**

## Personality Traits

**Highly motivated and eager to learn new things.**

**Ability to produce best result in pressure situation.**

**Strong motivational and leadership skills.**

## Professional Summary

- Result-focused with 4+ years of experience along with an exceptional track record that demonstrates self-motivation, creativity & initiative.

## Work Experience

### 2 Year Experience (Dec 2022 – Present)

*Grievance Officer*

*Kotak Mahindra Bank*

- Handling Privilege and Wealth management customer for banking, Securities and Mutual fund.
- Solving customer concerns and providing First Time Resolution (FTR).
- Preparation of Route Cause Analysis (RCA) reports and case study for escalated cases for senior management.
- Working as Grievance Officer role involved in assisting new employees within the team. This includes sharing expertise, and providing guidance on complex banking processes, regulatory requirements, or specialized knowledge areas.
- Working on process development this involved in analyzing existing banking processes, identifying areas for improvement, and suggesting strategies to optimize operational efficiency.
- Managing emails and calls to resolve the customer issues in clear, courteous and straight forward manner which help building customer loyalty, providing end to end resolutions to customer's complaints within prescribed TAT.
- Handling customer's escalation at Grievance Level 1,2,3 and Nodal Level 1. within TAT through appropriate follow ups with the other department liaising for addressing customer's queries and grievances.
- Interacting with customers over calls and E-mail's for providing services and resolutions.
- Assisting customer's for making outward remittances, IPO, SIP and Right issues queries.
- Helping Escalation calls for team members for their escalated issue for providing accurate information and resolution and gathering of details within different departments of Organization.

**1 Year 3 Months Experience (Aug 2021– Dec 2022)**

Branch Relationship Officer

*Aditya Birla Sun Life Insurance*

- Build and nurture relationships with branch customers to understand their financial needs
- Drive the sale of life, health, and general insurance products.
- Consistently achieve or exceed assigned sales targets.
- Adhere to regulatory and company policies during the sales process.
- Collaborate with branch managers and staff to identify potential leads.
- Processing cover refund in case of wrong refund done.
- Maintain accurate records of customer interactions and sales performance.
- Stay updated on insurance products, industry trends, and competitors.

**1 Year 5 Months Experience (Jan 2020 – Jul 2021)**

Customer Service Executive

*Reliance General Insurance*

- Address inquiries and provide accurate information on insurance products over calls and emails
- Help with policy selection, issuance, changes, and cancellations.
- Resolve issues or escalate complex cases when needed. Settlement of Claim of Refund.
- Ensure customer satisfaction and encourage renewals.
- Maintain accurate records and follow regulations.
- Guide customers through claim processes and track progress.

## Career Objectives

To working in a challenging environment that would utilize my overall abilities, and knowledge skills help my career growth in prosperous manner.

## Achievements

- Received Best employee of the month award thrice in 2022 for General Insurance.
- Received Appreciation from customers on multiple occasion to resolve customer escalations.

## Education Qualification

- Masters in Commerce (2021-2022)
- Bachelor of Commerce (2019- 2020)
- H.S.C (2016-2017)
- S.S.C (2014-2015)

## TECHNICAL Proficiency

- Tally ERP 9.0 with GST,
- Microsoft Office (Outlook, Word, Excel, PowerPoint),