

RIFAN PN

High Impact Human Resource & Admin. Professional

Academically Astute and Dynamic Professional with advanced HR knowledge in driving and aligning organizational mandates / best practices with multi-generational mindsets.

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Dubai, UAE



■ PROFILE OVERVIEW

- Goal-driven Professional with top-class experience of over 3 years in Virtual Relationship Management, Customer Service Operations and Banking, Financial & Accounting Operations.
- In-depth understanding of HR functions and aligning the key components that underpin a successful business-driven HR advantage. Proven ability to support the HR functions of the organization to drive the business forward.
- Capable assessor of deep client insights and trending impacts in a competitive market; expert in interacting with customers and meeting their requirements through efficient customer handling skills.
- Track record of consistently achieving the projected targets, building dynamic teams, and identifying high-yielding services and products during the career span.

Convincing Communicator

Time Management

Driven & Self-motivated

Proactive Team Player

Excellence in Analysis & Problem-solving

Planning & Organising Skills

Sound judgement skill

■ EDUCATION CREDENTIALS

Master of Business Administration (HR & Marketing)

2023

Jain University, Bangalore

Bachelor of Business Administration

2020

Mahe Cooperative College of Higher Education & Technologies (Pondicherry University)

■ EMPLOYMENT OUTLINE

2021 – 2023: Kotak Mahindra Bank, Bangalore, India as Virtual Relationship Manager

Key Deliverables:

- Building and maintaining ongoing relationships with customers aggressively facilitate business relationship & growth.
- Persuaded the customers to use digital mediums for their banking transactions/ needs; met the scorecard targets and portfolio benchmarks in line with all guidelines and regulatory requirements.
- Created and maintained positive relationships with clients, fulfilled the needs of customers, provided accurate resolution for customer queries, and identified opportunities for new relations and growth.
- Supported in the creation and execution of partner-specific plans, processes, and budgets to increase efficiency and productivity.
- Monitored and evaluated client profitability and return on assets for the bank.
- Ensured retention of customers and achievement of portfolio parameters while meeting the defined objectives of the portfolio.
- Engaged in cross-selling of products basis profiling and engagement as well as ensuring staff is trained on product knowledge and requisite certifications.
- Maintained interaction quality with key involvement in complete and accurate capturing of call interactions, including profiling thereby aiding relationship management.
- Timely submitted customer base review/reports as requested by Central Team / Senior Management.

Highlights

- Certificate of Appreciation from Kotak Mahindra Bank for exemplary performance in General Insurance in March 2023.

2020 – 2021: Q Connect Business Solution, Bangalore as Customer Service Representative

Key Deliverables:

- Engaged in opening and maintaining customer accounts by recording account information.
- Managed large amounts of incoming calls followed by preparing product/service reports by collecting & analysing customer information and recommending potential products or services to management.
- Provided accurate, valid, and complete information by using the right methods/tools.
- Handled complaints and provided appropriate solutions and alternatives within the time limits to ensure resolution.

■ BEYOND CURRICULUM

- Industrial visit to Kerala State Rubber Co-operative Limited (Rubco).
- Served people in Kerala through a volunteer program called “Youth Volunteer Force to Fight Covid-19”.

■ PROJECTS UNDERTAKEN

- The role of Human Resource Systems (HRIS) in Strategic Human Resource Management (SHRM).
- Employee rights and responsibility in the banking sector for Kotak Mahindra Bank.

■ TECHNICAL SKILLS

- MS Office Utilities: Word, Excel, and PowerPoint

■ PERSONAL DOSSIER

Date of Birth: 2nd Jul 1997 | **Nationality:** Indian | **Languages Known:** English, Hindi, Tamil, and Malayalam
Visa Status: Visit Visa (Residing in Dubai)