

Soumya Skariachan

Dynamic professional with 10+ years in Global M.N.C companies at Bangalore seeking challenging and Senior Level opportunity in the next phase of my career.

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I am a dynamic professional with 10+ years of experience in Immigration Services, Retail Banking, Credit Assessment, Quality and Compliance, Underwriting, Business development and Customer service. I have worked for 8+ years in Bangalore for established names including A.N.Z, HSBC, AVIVA, Frost & Sullivan and Convergys, Fragomen Immigration Services Kochi, Solv Bangalore etc. Most recently I worked for PORSE in home childcare, Newzealand.

I am looking for more challenging and senior level assignments in the next phase of my career. I have strong leadership, problem-solving, analytical, logical reasoning and excellent communication skills, and can work well independently and in a team.

Work Experience

Business Administrator

PORSE IN HOME CHILD CARE NZ - Kochi, Kerala

November 2021 to November 2022

At Porse in Home child Care as a Business Administrator I conducted in depth audit for finance team in capturing attendances for children across all networks in Newzealand so that they can receive government funding on timely basis. I communicated extensively with various network coordinators, parent tutors to identify various discrepancies across networks to ensure quality and compliance is met consistently. I contributed to amendment of guidelines to incorporate checklists for effective capture of attendance as per quality standards for funding submissions. I recommended policy improvements which helped them standardize attendance capture across networks thereby increasing revenue.

Senior Specialist Credit Operations

Solv - Bengaluru, Karnataka

May 2021 to November 2021

At Solv B2B start up completely backed by Standard Chartered Bank as a Senior Specialist Credit Operations I managed portfolio of different micro, small and medium business firms across diverse industries pan India to facilitate various financial options from several banks and NBFC to support their growth. I communicated at length with dealers and distributors to understand their market and financial needs to identify appropriate finance options to capitalize peak market sales seasons and grow their business. I also dealt with managing anchors who had several distributors under their belt to identify their challenges to capture the market during peak seasons. I also processed the business loan documentation by communicating effectively with NBFCs and Banks to facilitate timely disbursement of loans as per dealer requirements and met company targets consistently.

Senior Business Immigration Analyst

Fragomen Immigration Services India Pvt Ltd - Kochi, Kerala
December 2019 to December 2020

At Fragomen Immigration Services, Kochi as a Senior Business Immigration Analyst. I conducted in depth research providing first level Client support for an MNC U.S Investment Bank's requests and projects. I also worked as case worker with the New York attorneys to draft legal documents, prepare petitions and applications for submission to USCIS and DOL for non-immigrant and immigrant status. I actively supported in resolving client issue's, handling escalation, assessed eligibility, communicated regularly with clients and foreign nationals regarding case strategy, procedural and case processing issues. I have recommended process improvements, conducted audits, provided process training, send status reports to clients and actively participated in compliance, special projects, and engagement activities.

Credit Assessment Officer

ANZ Support Services India Pvt Ltd - Bengaluru, Karnataka
October 2015 to June 2019

At the Australia and New Zealand Banking Group's lending arm, as a Senior credit assessment Officer, I was in charge of approving home loan, small business loan applications and approval of credit limit after analyzing the credit worthiness of customers. As a Senior Credit Assessment Officer, I was also responsible for quality and regulatory compliance checks on home and small business loans. The job gave me a chance to work directly with Australian stakeholders, credit coaches and branch managers to make sure the approval process met the highest banking standards. I was also part of credit control and reconciliation audits to ensure highest compliance standards.

Customer Support Executive

HSBC Electronics Data Pvt. Ltd - Bengaluru, Karnataka
June 2012 to August 2013

At HSBC's retail banking and wealth management unit, I handled customer queries on debit cards, credit cards, loans, mortgages and other financial products and services. I helped customers with fund transfers and other transactions, amended their account details as needed, addressed their complaints effectively and recommended products to suit their needs, consistently meeting quality standards and business targets.

Customer Service Associate

WNS Global Services - Bengaluru, Karnataka
January 2010 to June 2011

As an insurance underwriter in the customer service department of AVIVA Ireland at WNS, I addressed customer queries on insurance policies, mid-term alterations, processing of payments, policy reinstatement, renewals and other aspects of insurance policy administration.

Business Development Executive

Frost & Sullivan - Bengaluru, Karnataka
April 2006 to September 2006

As a business development executive at Frost & Sullivan India Pvt. Ltd, I worked with research analysts and sales teams worldwide to provide insightful, quantitative and strategic market sector reports on European healthcare markets for overseas clients.

Customer Care Officer

CONVERGYS IND PVT LTD - Bengaluru, Karnataka
February 2005 to December 2005

At Convergys, I handled customer queries on credit cards and other financial products of clients including HSBC and JPMorgan. The job gave me a chance to hone my communication skills and manage the challenge of achieving sales targets by working productively in a team adhering to stringent quality standards.

Education

Bachelor's in Allied Health Science

Sri Ramachandra Medical College & Research Institute Deemed University - Chennai, Tamil Nadu
June 1999 to May 2003

Skills / IT Skills

- Excellent customer service skills and ability to manage stake holders and client relationships
- Supply chain and portfolio management
- Strong communication and presentation skills
- A natural leader with good interpersonal and organizational skills
- Ability to interpret diverse accents (American / British / Australian / Irish)
- Self-starter and consummate team player
- Strong problem-solving, critical thinking, logical reasoning and analytical skills
- Excellent sales and negotiation skills
- Time management skills, proven track record of meeting and exceeding targets.
- Computer literacy / Internet fluency
- Attention to detail / consistently met quality standards
- Ability to contribute to positive work environment
- Ability to multitask in a fast paced environment with competing demands

Languages

- English,Hindi,Malayalam,Tamil - Expert

Awards / Achievements

Professional Achievements

- Received performance incentive awards at Convergys for the employee with the 'Most Improved Performance' and several compliments for customer satisfaction.
- Achieved highest sales in financial products such as Account Secure Plus, Journey wise Accident Cover and Healthcare leads at Aviva/WNS, portfolio management at Solv.
- Awarded 'Best team' for achieving highest sales in a financial product at HSBC.
- Best team for quality & compliance at ANZ Bank.
- Recognition for AOS Project, Audit Projects, Quarterly review presentation (ORM), NY- Kochi Social, Organizing Engagement Activities at Fragomen Immigration Services.
- Received client appreciation for timely management of escalations, identifying documentation issues resulting in timely resolution, processing of application at Fragomen Immigration Services.