

AHELI MANDAL

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PROFESSIONAL SUMMARY

An adaptable, high-achiever, result-oriented and experienced Business Associate driven to optimize processes, manage projects and streamline operations for team efficiency. Decisive leader with an analytical and flexible approach to solving problems.

EDUCATION

B.Tech: Computer Science and Engineering (Lat.)

- **Future Institute of Engineering and Management, DGPA: 7.96** **2017-2020**

Diploma Engineering: Computer Science and Technology

- **Women's Polytechnic Chandannagr, OGPA: 8.1** **2014-2017**

Class XII

- **Baranagar Rajkumari Memorial Girl's High School** **2013-2014**

Class X

- **Baranagar Rajkumari Memorial Girl's High School** **2010-2011**

WORK EXPERIENCE

Policybaaar.com

(Senior Associate Service Consultant - Underwriting)

Jun 2025 – Present

- Evaluated insurance applications by reviewing financial, medical, and risk-related information to assess insurability and determine appropriate coverage.
- Assessed, managed, and rectified risks for cases under personal authority, serving as the responsible decision-maker for approving customer insurance policies.
- Exercised independent underwriting judgment to approve, decline, or modify cases while ensuring alignment with company risk appetite.
- Balanced profitability, risk exposure, and customer needs while providing underwriting recommendations and final decisions.
- Collaborated with agents and brokers to clarify underwriting requirements, address risk concerns, and provide expert guidance on policy structure and risk mitigation.
- Conducted direct customer verification calls to investigate and validate personal, medical, financial, and risk-related information provided in insurance applications.
- Performed independent fact-finding and due diligence to identify discrepancies, mitigate potential fraud, and ensure accuracy of disclosed information prior to policy approval.

WNS Global Services

(Senior Associate)

Mar 2022 – Feb 2024

- Horizontal: Research and Analytics. Vertical: Consultancy Professional Services.
- Responsible to research and analyze on target customer base.
- As a part of Onboarding Team, responsible to maintain relationships with clients by providing support, information and guidance; while recommending best suited solutions pertaining to profit and service improvements on customer needs.
- Provided exceptional customer support via phone, email, and live chat, resolving inquiries and complaints efficiently to ensure customer satisfaction and retention.
- Resolved customer issues promptly and professionally, maintaining a high satisfaction rating and contributing to team performance targets.
- Identifying and verifying the scope for product improvements and simultaneously to ideate new products by remain aligned with current industry trends, market activities to surpass market competition.
- As a part of day-to-day activities responsible to perform all the KPIs by collecting team data in order to analyses the percentage gap and to summarize the same in order to prepare reports and deliver the same to the team supervisor.
- Responsible for providing training to new team members and resolving their queries to ensure processing of cases within defined TAT.
- Routine team meeting with offshore client for standardizing the operational procedure, and understanding Client requests,

scoping and executing their delivery independently.

- Active participation & contribution in team discussions on project specific areas.
- Hands-on experience of working in MS Office suite.

DMG Solution

(Academic Content Writer)

Aug 2021 – Mar 2022

- As a Subject Matter Expert (SME) Conducting in-depth research on a given topic and creating high-quality academic content.
- Editing and proofreading academic content to ensure accuracy and clarity.
- Following proper citation and referencing guidelines.
- Collaborating with the team to develop and refine academic content.
- Meet deadlines and deliver high-quality work consistently.
- Revise and edit written content as necessary based on feedback.
- Collaborate effectively with team members and support staff to ensure client satisfaction.

SKILLS

- Risk Assessment & Risk Classification
- Insurance Underwriting
- Fraud Detection & Investigation
- Customer Risk Profiling
- Financial & Medical Data Analysis
- Attention to Detail & Accuracy
- KYC Awareness
- High-Volume Case Handling
- Primary and Secondary Research
- Client Management
- Email Writing
- Customer Support (Voice/Chat)
- Content Writing

SOFTWARES

- Underwriting Systems & CRM Tools
- Fred
- Microsoft Suite
- Jasper

AWARDS AND ACHIEVEMENTS

- Awarded for excelling at work at WNS within two months of joining.
- Studied up to 3rd year in Art and Music from Sastriya Sangeet Kala Parishad, West Bengal.
- Music Secretary of the official Cultural Club 'Culrav' of Future Institute of Engineering and Management in 2018-20