**Biniangel**

**Biniangel.335191@2freemail.com**

**Career Profile**

Highly knowledgeable and skilled Finance professional & Team supervisor, I have excellent interpersonal skills through which I am able to give timely and accurate guidance, support and training to tea members. Possessing team management skills and having the ability to work with minimum supervision while leading a team. I hold a Post Graduate Diploma in Business Administration and have 4 years experience in managing a team of 15 credit controllers.

*Additional Knowledge Areas include:*

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| * Training, Facilitation & Coaching
 | * People Development
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| * Training programme Development
 | * Training Needs Assessment
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| * Documentation & Time Management Skills
 | * Communication & Interpersonal Skills
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| * Innovative Thinking
 | * Management Skills
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**Career** **Highlights**

* Promoted as a Subject Matter Expert, to manage a team which did not have any set working standards due to its huge accounts, implemented a process reengineering module through which revisited all existing process, eliminated NVA(Non-Value Add process), introduced new procedures. This led to an efficient working module and helped standardise process to enable monitoring.
* Played a key role in negotiating with brokers to make amendments in the ledger system that reduced the time taken for reconciliation and handling queries by team members.
* I have lead the recovery letter process that aimed at redesigning the letter for late payments sent out to Customers and brokers, new change was in the format and strategically placing and highlighting key information and guiding what to do next.
* Over seven years I have always received excellent ratings and quality scores of above 95%. Good reviews from Internal and External surveys from customers, Team members and Management.

**Qualifications**

**Post Graduate Diploma in Business Administration – Specialisation Finance**, Grade A

Symbiosis Center for Distance Learning (Pune), 2011.

**Post Graduate Diploma in Foreign Trade**, Garde A

Pune University 2006

**Bachelor of Commerce,** Specialisation Marketing & Advertisement, Percentage 72,

Pune University 2002

**Computer Skills:**

Proficient in Microsoft Office Suite: Word, Excel, PowerPoint.

**Professional Experience**

**Aug 2009 – Mar 2014 Subject Matter Expert AXA Business Services, India.**

I have four and half years of experience in handling a team of 15 credit controllers, and 25 broker accounts in the Finance and Accounts team. I assumed the role with minimal handover and have been able to perform successfully towards to process and team.

**Key Activities:**

* I have ensured smooth operations by establishing goals with business information, identifying and evaluating trends and options to choose a course of action and evaluating outcomes.
* Maintained staff by assisting in recruiting, orienting and training employees, Leave management, Monitoring and appraising job results, coaching and counselling by conducting one-on-ones.
* Focussed on customer service standards with Quality checks, Conducting Surveys and analysing and resolving customer service problems.
* Attending and contributing to senior management meeting by making practical suggestions.
* Lead the team to meet monthly KPI’s by goal setting, feedback and performance development planning.
* Initiated ‘Stack-Ranking’ module, this helped and motivated the employees to evaluated their performance and contribution in the team. It also set a clear and transparent standard for annual appraisals. This module was further replicated across various teams.
* Reengineered the credit control process and made it into a robust system, procedure included analysing trends, current process, eliminating NAV(non value adding services) and implementing a system that reduced Turnaround Time of queries and overdue debts.
* I have always been successful in fostering an environment of teamwork and unity among the team by having an open door policy and assertive outlook.

**Credit Control:**

* I handled one of the biggest broker accounts that had a monthly turnover of over $1M, expert in complex reconciliation, query handling and co-ordinating with various departments including underwriters and experts.
* Handling complaints, disputed bills and negotiating late payment plans to bring payment within agreed time.
* Prepare analysis of bad debts and make recommendations for Write Off of debts.
* Monthly calls and conferences with team brokers to establish plans for smooth running of the account.
* Expertly manage preparing of monthly MIS pack that highlighted the performance of Debt Closure, Employee Utilisation, analysis and reporting 40 brokers with least settlement ratios.

**Training and Development:**

* Conducted orientation and training for new staff members, setting a clear expectation on objectives and performance. I have helped new joiners ease into their new job roles, this has helped me achieve a 100% new joiner retention(measured for a period of first 6 months).
* Coaching and mentoring existing team members on any change an update on process.
* Prepare Process training manuals and Facilitate trainings.
* I have been involved in a project that aimed at promoting e-learning by making an automated audio-vedio training manual.
* Participated and have been accredited with companies ‘Train The Trainer’ course, this has helped me gain knowledge on effective training techniques, Adult Learning Techniques.

**Sept 2006 – Aug 2009 Sr Claims Negotiator AXA Business Services**

I started my career as a claims negotiator, this position helped me understand all aspects of an Insurance policy right from Inception, renewal, claims and lapse. It also helped me gain experience at inter department communications as we interacted with Underwriters, Engineers and clients.

**Key accountabilities:**

* Completed more that 1500 claims over the tenure, provided optimum customer service to policyholders, negotiated fair settlement and identified fraudulent claims.
* Selected by supervisor to assist with file closure, resolve complex claim processing and participated in quality audits.

**Personal Details**

**Hobbies & Extra-curricular**: Actively participated in CSR (Corporate Social Responsibility) by: volunteering to teach under privileged kids at Akansha (NGO), Blood Donation Camp, Tree Plantation Drive.

**Date Of Birth:**  25th Dec 1984

**Languages Known:** English, Hindi, Marathi & Malayalam

**Nationality:** Indian