**Bini**

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**Career Profile**

An experienced **Credit Control SME** (Subject Matter Expert) with over 7 years of progressive experience in Insurance and Finance Industry. Expertise in **Account Receivable, People Management, Credit controlling, Customer Service and Learning and Development**. **Strong communication and interpersonal skills** help me in collaborating with all members of the team to achieve business and financial objective. I can quickly adapt to financial processes and have taken training on **SAP ERP module**.

***Additional core competencies include:***

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| --- | --- |
| * Produce accurate MI | * Good numeracy skills |
| * Problem solving with practical approach | * Adhere deadlines & work under pressure |
| * Good negotiator | * Facilitation & Coaching |
| * Team Management | * Hiring and Retention |
| * Process Improvements |  |

**Career** **Highlights**

* Negotiating with brokers to make amendments in the ledger system that **reduced the time taken for reconciliation and handling queries** by team members.
* 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.
* 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 NVA (non value adding services) and implementing a system that reduced Turnaround Time of queries and overdue debts.
* Expert in working with various quality tools such as **Internal & External Error Analysis Log, RCA, Pareto Analysis, 5 Why’s.**
* 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.

**Professional Experience**

**Aug 09 – May12 & Jan13 – Jan14 Subject Matter Expert AXA Business Services, India**

Managed portfolio ranging between $1M to $5M while managing 15 Credit Control representatives with 25 commercial brokers.

*Key performance and results of my experience are listed below:*

**Credit Control:**

* Maintained the largest broker account team in the department with over $1M monthly receivable, 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.
* Operated all established collection procedures to achieve targeted results while promoting excellent customer support to external and internal customers.
* Identified accounts that required special resolutions by consulting the underwriting representative and or escalating to management for reasonable resolution
* Maintained accurate and up-to-date customer details and account records.
* 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.
* 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.

**Process Improvement:**

* Lead process engineering, this has helped me gain experience using various tools such as Process Mapping, Cause & Effect diagrams, Brainstorming, Pareto Analysis and work with various charts and histograms.
* Initiated and formatted the automation of Letter Process, this resulted in reduction of human error,

Standardised process and increase productivity.

**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.

**Qualifications**

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

Symbiosis Center for Distance Learning (Pune), 2011.

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

Pune University 2006

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

Pune University 2002

**Computer Skills:**

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

**Course/Training:**

* **SAP FICO** – Financial Accounting, General Ledger, Accounts Payable, Accounts receivable, Reports, Controlling