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| **MAFFIN_100805_Vipin*****Vipin*** E-mail: vipin.126373@2freemail.com  |
| **Banking, Back office Operations, Sales& Customer service**  |
| Dedicated, Multifaceted, Professional with of experience in Client Servicing, and Customer Care with diverse business environments that demand strong organizational, technical and interpersonal skills. Possess strong communication skills, an ability to interact with cross-functional departments, with the high degree of professionalism, discretion and problem resolution capabilities. Quick learner, Self-motivated, Result oriented person, with proven record of growth and achievement. Seeking a challenging position with a dynamic organization that welcomes initiative, dedication and demands excellence in consistently meeting business objectives and exceeding standards. |
|   | **Areas Of Expertise** |   |
| * Over 12 years of experience (including 10 years in UAE) in Client Servicing in Banking, Telecom and BPO Industries.
* Selling and marketing skills, with an ability to generate new clients, and cater to existing ones.
* Excellent Customer Service Operations skills with an ability to accomplish the task successfully.
* Key Account Management, along with Cross Cultural Communications, and team leadership.
* Having ability to work under pressure and manage my time efficiently in order to meet deadlines.
* Capable of working in a team, successfully sharing knowledge and experiences.
* Possess excellent interpersonal, communication skills with team management and customer relationship.
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|   | **Professional Experiences** |   |
| **Operations Specialist \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****MAF Finance LLC (MAFF)Dubai, UAE (Oct.2012- Present)** *One of the leading Consumer Finance Company in UAE** Managing Financial Reversals, Statement and billing related complaints, all types of Easy Payment Plan/Settlement Plan booking and foreclosure requests and complaints
* Issuing Liability Letters-Cancellation Letters and assisting other departments in product and process related queries, Processing UAE DDS requests and processing Refund request for MAF Exchange customers
* Handing Pre-Banking and Security Cheques Presentation process for delinquent customers, Insurance Cancellation, re-activation and reversal of premium requests
* Interacting Corporate clients for different updates, queries and complaints, handing queries and complaints related to cash back and voyager rewards
* Managing front desk (reception), and email IN boxes i.e. Customer service/EPP/Prepaid/DDS etc.
* SupportingOPS team and other departments for conducting UAT for Online Banking and Mobile Application, Supporting team in automation projects i.e. EPP/Foreclosure, Letters issuance and DDS etc.
* Cross-selling Credit Cards, Insurance, LOP, BT and EPPs over the phone.
* Supporting Call Center in handling all types of Inbound calls i.e. Card Activation, Blocking, General Inquiries, Promotions, Reward, Billing, dispute and Complaints for Najm Credit cards and Prepaid Cards.
* Worked on different applications i.e. MAF CRM, Vision Plus, APP Smart, eNAJM/Voyager Admin Panel, ACCOSA and Smart Business.

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| **Emirates NBD (Network International)**  | **Dubai/Sharjah UAE(April 2008–Sept.2012)** |
| *One of the leading Bankin UAE* |
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| * Joined as CSR, handled all types of calls i.e. Activation, Blocking, General Inquiries, Promotions, Rewards,Billing, dispute and Complaints for different credit cards from Emirates Bank, National Bank of Dubai, Diners Club UAE etc.
* Encouraging customers to sign up for new accounts, credit cards and insurance products Cross selling different product and services i.e. DAC, BT and IPP over the phone.
* Got transferred to Authorization Department-(Network International) through Internal Job Posting.
* Handling queries on calls, emails and faxes for Authorization, Merchant Helpdesk and other internal calls from different departments and from different third party banks as well as the customers.
* Working on different Banking applications and Software i.e. CRM, Vision Plus and Base 24 etc.
* Transferred to MAF Finance (One of the Leading Client) to support in setting up a New Call center.
* Worked for New CRM Application for testing and making required changes i.e. Case Incidents, Scripts and Process from Call Centre and other departments prospective in MAF Finance.
* Training the new joiners to learn and understand the Product-Services and Systems to resolve Customers queries, doubts and Complaints.

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* Worked for processing the cases to set-up the new accounts for the insurance policy customers.
* Resolving different queries received through emails and faxes.
* Worked on different Software and applications i.e. COLA, C2P3, Phase3, Surpass and Clarify-CRM etc.
* Also worked as a Temporary Quality Checker in the Absence of Quality Monitoring Executive.

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* Assisting for General Inquiries, Billing related Info and Disputes, Promotions and trouble shooting for network and national and international roaming related issues and other complaints etc.
* Worked in Back Office for CRBT (Callers Ring Back Tone) for activation, cancellation and maintenance of the CRBT account
* Worked in resolving the general inquiries and complaints raised by call center agents by making out bound calls and SMS
* Worked on different Telecom Software and applications i.e. Clarify CRM, ICCM, and CRBT Application etc.

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| * Received Certificate of Merit for Participating in ABSGP (An exam conducted by Vidhya Bharti) in 1998,2000 and 2001
* Received Certificate and Cash Award for securing the name in Merit of Central Railways Emp. Co-operative Society in 2002 for HCS Exam 2002.
* Received Certificate of Merit for participating in SPECTRA-2002(an intelligence test) organized by SASMG College, Bhopal
* Received Certificate of Recognition for Outstanding Performance in Feb.2011 from ENBD
* Received Certificate of Recognition for Excellent Customer Service in March 2011
* Received Appreciation Letter for Performance in Jan 2012 from MAF Finance
* Received Certificate for 100% Accuracy in Raising the Correct incidents/Cases in Dec.2013
* Received Appreciation Certificate for 100% Attendance in the Year 2013, 2014 and 2015.
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|   | **Qualifications/skills** |   |
| **Educational Qualifications** |
| **2009** | **Master of Business Administration (MBA)**inMarketing and Operationsfrom National Institute of Management, Mumbai (India) |
| **2005 Bachelor of Commerce (B.com)** Bhopal University, Bhopal (India) |
| **Additional Qualification** Participated in **GMP**(A Management Development Program for working professionals) held at Dubai and Ahmedabad from **Indian Institute of Management, Ahmedabad** (INDIA) in **2012** |
| **Languages Known** |
| **English** (Read, Write, & Speak) **Hindi** (Read, Write, & Speak) |
| **Interests & Hobbies** |
| Gardeningand listening to music |
|   | **Personal Details** |  |
| **Gender/DOB :** Male**/**1st-Feb-85 |  |
| **Nationality :** Indian |  |
| **Marital Status** : Married |  |
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| \*Supporting Documents and References will be provided on request \* |