Kuldeep Agarwal

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ABOUT ME

Result-driven professional experience of 16+ years of experience in Billing & Collections, Reconciliation management, proficiency in ERP and Salesforce, and ability to lead a team with a strong track record, targeting assignments in Client & Vendor Billing, Trade Settlement & Cash & Stock Reconciliation, and Insurance Billing & Collections

SKILLS

- Problem solving
- Data analysis and reporting
- Communication
- Proficiency in accounting software
- Critical thinking
- Leadership and Coaching

CORE COMPETENCIES

- Revenue Cycle Management
- Trade Settlement Support
- MIS & Financial Reporting
- Cash & Stock Reconciliations
- Billing & Reconciliation Management

EXPERIENCE

Billing and Order Management | Sterling Information, WFH – Jan'24 - Present

As an integral part of our corporate finance team, responsible for efficiently managing the billing department. includes sending invoices and accompanying supporting documents, such as detailed reports on invested orders and relevant charges, including other expenses,

- Objectives is to ensure timely contribute to the smooth financial operations of our organization.
- Providing comprehensive oversight of client contracts and vendor management.
- Reviewed billing problems, researched issues, and resolved concerns with CSP and Managers
- Conducted performance reviews and implemented improvement plans.
- Trained and mentored staff on procedures, compliance requirements, and collections techniques.
- Managed monthly billing process to complete billings and returns to meet company revenue recognition policies.
- **Applications : Netsuite, Salesforce, Acumatica, SQL Queries etc.**

Billing & Collection Manager |Spaulding Ridge, Jaipur - May'22 – Jan'24

As an integral part of our corporate finance team, Lead and optimize the entire accounts receivable process to maximize timely cash flow and minimize delinquencies, adhering to company policies and compliance regulations.

- Develop and implement AR policies and procedures to ensure efficient invoice generation, posting, and delivery.
- Oversee the monthly billing cycle, ensuring invoices are accurate, complete, and sent on time.
- Manage and coach the AR team, providing training and ongoing support on procedures, compliance, and collections techniques.
- Provide comprehensive oversight of client contracts and vendor agreements.
- Manage vendor invoices and ensure timely payments.
- Improved DSO (Days Sales Outstanding) by 25% through efficient AR processes and effective collections and reported to leaders.
- Ensure compliance with all financial regulations and company policies.
- **Applications : Netsuite, Salesforce etc**

AR & Operation Manager|CITIBANK, Pune Apr'21-Apr'22

As part of Sub-Ledger Operations, Lead the team of 15 and Supported invoice accuracy and timely posting within sub-ledger systems.

- Managed fund transfers for invoice payments, ensuring accurate allocation and timely execution.

- Facilitated CD closures and renewals, addressing associated billing adjustments.
- Investigated loan requests and determined financial eligibility based on outstanding receivables.
- Performed manual journal entries (as needed) to account for unique transactions or adjustments.
- Adhered to service level agreements (SLAs) and work processes to ensure efficiency and accuracy.

Trade Settlement & Billing Manager |Deutsche Bank., Pune   Sept'11- April 21

- Monitored trade activity and foreign exchange transactions alongside the settlement team to ensure timely and accurate trade settlements.
- Worked with TLM/Message Broker application to perform daily Cash/Position reconciliations, identifying and resolving discrepancies promptly to maintain smooth settlements.
- Provided timely settlement confirmations to clients, ensuring transparency and building trust.
- Managed the Custody Fee Billing department, overseeing invoice generation and delivery with supporting documents (transaction reports, holding reports, OPE reports).
- Established and maintained client and agent information in DB Trader/Asia Expense, includes KYC details and fee schedules.
- Generated and reviewed financial and regulatory reports with 100% accuracy and adherence to deadlines, including monthly revenue reports, accruals, AUC calculations, failed trade reports, and various transaction statements.
- **Applications: Asia Billing Tool, DB Trader, SGX, AXS Point Cool, FSR, Message Broker, Transaction-Life Cycle (TLM), TSO SG/MDS SharePoint, Different Macro Tools, DB-Integrity BSS, Different Group Mailbox, DBSRS, APARD, ASAP**

Highlights: Acknowledged with:

- **Employee of the Month** consistently exceeding performance expectations across the entire Asia-Pacific region.
- **Recognition** for achieving top-tier performance within Deutsche Bank globally.
- **Spot Excellence Award** for exceptional contributions and outstanding performance within the team.
- **Enhanced** EUDA to secured automated tool, helped reducing manual work and risk and increase the efficiency.

Customer Care & Technical Engineer |IBM DAKSH, Gurgaon -   Jul'10-Sep'11

- Provided proactive support to high-value clients (Platinum and Gold) for billing inquiries and account issues.
- Resolved technical queries involving account access, billing statements, and online payment systems.
- Contributed to improved customer satisfaction scores (CSAT) by providing efficient and helpful service.
- Worked with call center management to ensure adherence to service level agreements (SLAs) for AR-related customer support.

Highlights:

- **Employee of the Month** consistently exceeding performance expectations.
- **Worked** on few excel function where AHT and NPS scores can be calculated in just one click in IBM Daksh.

Producer Billing Reconciliation & AR Alignment |GENPACT, Jaipur   Aug'08-Jun'10

- **Ensured** accuracy and completeness of producer billing information for timely reconciliation and payment process.
- **Identified** and resolved discrepancies in producer invoices, account records, maintaining data integrity within the AR system.
- **Effectively** communicated with customers regarding billing inquiries, payment arrangements, and account status.
- **Collected** outstanding premiums efficiently, adhering to payment terms and collection policies.
- **Implemented** Lean principles to streamline producer billing reconciliation processes, significantly reducing turnaround time from 4 hours to minutes for code searches.

EDUCATION

- 2012-MBA in Finance & Banking from IIBM
- 2006- B.Com. from Rajasthan University
- 2003-12th from Rajasthan Board
- 2001-10th from Rajasthan Board

CERTIFICATIONS

- Completed Diploma in IFRS from Henry Harvin India Education
- The Insurance Knowledge from Insurance Institute of America
- Completion of GSO-Custody, Clearing and ASL Operations Intermediate Certification Programme