



## Sudhindra Keshav Joshi

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### **Summary**

Individual with sound knowledge & vast experience of Reconciliations, Cash Applications, Collections, Credit Control, Quality Control. Experience in handling of domestic and international clients.

- ✓ Have good experience in Insurance Premium reconciliations, Bordereaux and Towergate reconciliations, Team Management Skills.
- ✓ Have handled customer accounts end to end including **collection** of over dues.
- ✓ Aim for **continuous improvement** to all processes with a view to reducing timescales and errors within the department.
- ✓ A periodic review and report on processes and **Performance management**.
- ✓ Reporting and resolving risks and issue together with BAU with recommendations for improvements and developments.
- ✓ A thorough professional with a proactive attitude, capable of thinking in and out of the box, generating new solutions and ideas.
- ✓ Possess excellent **interpersonal communication** and organizational skills with proven abilities in **customer relationship management** and **planning**.
- ✓ Optimistic and a hard working individual driven by the desire to excel. My quest to excel is accompanied by an equal thirst for knowledge. Self-motivated individual who likes to take challenges and to overcome them through hard work and dedication. I like working in a competitive environment, where there is a scope to progress in my career.

**Career Objective:** To strive for excellence while overcoming challenges and to grow as a professional acquiring new skills and broader strategic vision and prefer sincerity at work to opportunism. Also to bring forth the best of my potential talents and take an active interest in the growth of the organization that I will be part of.

### **Employment History**

#### **Process Leader (TL) - Regional PeopleSoft Support Team (RPS)**

**Company:** - AXA Business Services Pvt. Ltd., Pune (Group Company of AXA Insurance PLC, France)

**Department:** - Peoplesoft L1 Team- UK Finance Dept

**Duration:** - Oct 20 to present date

##### **Process Leader Role:**

- PeopleSoft Finance functional support with detailed knowledge of basic finance modules like General Ledger, Accounts Payable, Accounts Receivable, Asset Management etc.
- Providing day-to-day L1 Support on PeopleSoft Core AP and GL across Asia pack Entities.
- Responsible for configuration changes or enhancements.
- Working directly with customer to analyze and document problem, recommend best solution, initiative corrective actions & follow up on problem resolution.
- Interact with Customer to understand the overall objectives and requirements update configuration if necessary. Participate in internal and Customers knowledge sharing sessions.
- Proactively review data deliverables for issues and escalates as appropriately.

#### **Process Leader (TL) - Finance Operations Support Team (FOST)**

**Company:** - AXA Business Services Pvt. Ltd., Pune (Group Company of AXA Insurance PLC, France)

**Department:** - Credit Control (Accounts Receivables) UK Finance Dept

**Duration:** - Oct 2012 to present date

**Process Leader Role:**

- ⇒ Team is responsible for reconciliation of all monies received from brokers to the correct policy transactions. We also lapse policies, make commission adjustments, write-offs, formatting of accounts, process manual adjustments and clear Unmatched entries fallouts of Autorec reconciliations. We also generate Credit Control Cancellation Letters for the entire department. We also do rollup activities on big brokers having multiple agencies. We are also responsible for Bordereaux (BDX) allocations and NORKOM Process.
- ⇒ Wholly responsible for the performance of the team on achievement of KPIs. Have to ensure there are no/minimal errors in quality from internal & external QC. Responsible for process training and accreditation of new joiners. Ensure proper documentation of the processes to meet the compliance requirements of ISO and Information Security Risk (ISMS). Internal QC of New Hires, coaching. Assisting AM in 1-2-1 and performance appraisals/catch-ups/DPs. Preparation of various presentations for client meetings. Assist AM in Objective setting and monitoring of stack ranking, rewards n recognition (RnR) and appraisals. Also manage people development plans. Help the team in generation of Process Improvement Ideas/mini projects. Experience in conducting internal audits for QMS & ISMS. Also part of BKS, ISO/Risk, IT, Eureka, Fun@work, Communication and Esat transversals as individual contributor and Leader.
- ⇒ Responsible for KPI, TCO, Volumes and Utilisation reporting.
- ⇒ Have assisted AM in Lean Project and Green Belt Project.
- ⇒ Am responsible for updating Operational Risk Management Document and FMEA.

- ⇒ **Duration:** - Mar 2005 to Sept 2012

**Quality Control Role:**

- ⇒ Responsible for the performance of the teams I check with regards to their QC scores. Daily checking of a fixed percentage of all processing and telephone calls to be included in the weekly reports.
- ⇒ Checking High Premium, Cash Entries and >6 month old reports on a monthly basis for effective action taken to resolve and settle. Also check **reconciliations** of monies received from brokers and Policy holders.
- ⇒ Monthly checks on Broker's accounts to check for non payments, debt ratio, any escalations and actions taken on them by the credit controller. Dispute handling and **Query resolving**
- ⇒ Preparing Error Analysis (which includes **Pareto and Trend analysis**) on a monthly basis for person wise and Process wise error contribution. **RCA** prepared on a Quarterly basis and action plan given.
- ⇒ Daily **monitoring** of telephone calls of credit control, banking and Direct Cash teams for Soft skills, to identify any process gaps and effective credit controlling.
- ⇒ Monthly individual **Feedback** and team feedback's conducted. Fortnightly feedback conducted for low performers and daily feedback for calls for new joiners and low performers.
- ⇒ Generate and Implementation of automation and **process improvement ideas**.
- ⇒ Setting up and monitoring the progress of AXA's Online Settlement System and its conversion ratio.
- ⇒ **SPOC** for Process Improvement Ideas, Time Utilisation and Total Cost of Operations Calculations for the QC team.
- ⇒ Currently working in projects initiated by the department for :  
Training and Quality checking for AXA Clear Letters – AXA Clear is a project initiated by AXA Group for effective written communication for its employers and our customers.  
QC Plan - Change of QC checking from **DPU Method** to **DPMO Method** and identifying **critical parameters, re- engineering** all the processes checking processing & Telephone quality of credit control teams.
- ⇒ **Training** new joiners in the QC team on credit control quality checking end to end.
- ⇒ Providing QC overview to new hires in the BAU and Offshore teams to impart them with a fair knowledge on the QC process.
- ⇒ Updating MI Data required for **RAG reporting** on team performances.

**Credit Control Role:**

- ⇒ **Proactive management** of broker accounts to ensure they operate within their credit terms.
- ⇒ Receiving payments from brokers and **reconciling** them accordingly to respective policies
- ⇒ **Lapsing** policies after necessary checks and Query investigation on broker accounts  
Raise query with underwriters and call brokers with resolutions and sort out issues
- ⇒ **Chase** and clear outstanding entries
- ⇒ Send letters and keep records of respective broker performances in reference to payments  
Minimizing the net overdue balances
- ⇒ **Chasing** High premiums, Cash entries and policies outstanding for more than 6 months on priority
- ⇒ **Handle incoming calls** from broker's and deal with their queries, liaising with other departments for resolutions
- ⇒ **Investigate** broker account to identify why they are not paying monthly premium, prepare case study and refer for credit checks.

**Achievements:-**

Received emails for appreciation of work for various teams. Received “**Best Team Member Client Award**” twice, “**Star Performer**” awards (Monthly & Quarterly) and Theme awards on various occasions. Have been appreciated on detailed Error Analysis and feedback reports by operation managers and QC managers on more than one occasions. Have received the “Birbal” award for the best Process improvement idea at departmental level. Appreciated by the management on carrying out a critical projects resulting in client satisfaction and appreciations. Handling Process Improvement Ideas responsibility across the department & within the team.

**Customer Service Representative**

**Company :** Mphasis BPO Services Pvt. Ltd., Bangalore and Pune

**Department :** Sunshine Collections

**Duration:** Oct 2003 to March 2005

**Job Profile**

Was part of a dynamic collection team engaged in **collecting credit card payments** from **Citi** bank (USA) card members over the telephone. Have experience in collecting payments from 1 month late to 6 months delinquent accounts. Has also been part of the **recovery** team engaged in collection from written-off accounts where in complete knowledge of collection tools and assertiveness played a key role for success as recovery agent.

**Achievements:-**

Selected for Recovery team within 7 months from joining in which mostly comprised of the cream of the experienced collectors and high performers. Among the first to go live in the recovery process, appreciated by Operations Manager and US clients for the results achieved within short span of going BAU.

**Department:** SallMae, Largest Student Loan Provider in USA.

**Job Profile**

Worked as senior **Customer Service Executive** handling end to end telephonic and online support to SALLIMAE customers with regards to their education loans.

**Business Development Manager**

**Company:** Kanunga Extrusions Pvt., Ltd. Bengaluru

**Duration :-** Sept 2002 – Sept 2003

**Job Profile**

Was responsible for **managing customer accounts** end to end. Product line was Steel and Non-Ferrous Metal products. Targeted clients **engineering industries** in and around Bengaluru and Tamil Nadu. These metal products included Cold-Rolled sheets/Rolls, Angles/Flats/Rods, Rounds, Squares, etc in Mild steel, Stainless steel, Copper, Brass, Aluminum, etc manufactured by SAIL,TISCO,SALEM STEEL, ISPAT, etc. The jobs also involved **collecting outstanding payments** from existing and ex-clients and maintaining a healthy working relationship with the material procurement personnel from various industries I dealt with (Client Relationship management).

**Sales Manager Renewable Energies**

**Company:** - M/s. Elpro Energy Dimensions Pvt. Ltd., Bangalore

(A unit of Kanshal Group of Companies)

**Duration:** - May 2001 – Sept 2002

**Job Profile**

Job involves **Marketing** of Erena **Solar Water Heaters, Solar Lights**, Cookers, etc. Promoting Turnkey Projects on Biomass, Biogas, Hybrid Fuel, **Energy Conservation** Projects and Mini Hydel Projects including arranging Finance from Nationalised banks as per **IREDA** (Indian Renewable Energy Development Agency) guidelines under the Ministry of Non-Conventional Energy Sources (MNES) in Bangalore, AP & TN.

Event Management: Actively arranged huge seminars (mostly in 5 star Hotels in Bangalore) for **promotion of Non-conventional Energy sources** in South India as per the Ministry for Renewable Energies guidelines.

**As Distributor (Own Business)**

**Company:** - M/s. National Engineering Company, Bhosari, Pune

**Duration:** - Feb 1999 - Feb 2001

**Job Profile**

As an entrepreneur, the work involved **making cold calls**, forwarding quotations, **filling tenders, negotiations, dealer appointment**, order generation, **technical discussions**, payment follow-ups with the clients for mechanical power transmission couplings. Also marketed AURUM M/c. tools & Kirloskar Diesel Gensets in North Karnataka.

**Application Engineer**

**Company:** - M/s. Rathi Transpower Pvt. Ltd., Alandi, Pune.

**Duration:** - Oct 1996 - Jan 1999

**Job Profile**

Job involved Processing of Inquiries / Orders for reputed 'LOVE JOY' power transmission couplings and related products. Visiting Potential customers for Technical Information required for Purchase orders finalization of couplings. Also attended to **performance related customer complaints** and helped the engineering dept. to arrive at permanent solutions. Handling of **customer complaints through Error Cause Removal (ECR) methods, Active Member of QIT & Engg. Sub-Committee co-coordinator**.

Was also **in-charge of Testing Dept.** to test various couplings and flexible inserts. Technical Training of Sales Engineers of Company as well as the Dealers.

**Achievements:-**

Have been appreciated by the management on carrying out critical projects with very little help from seniors resulting in client satisfaction and appreciations from Management. Developed new product to work in a very critical environment as per client's requirement to substitute importing of this product. Resulted in good revenues to the company.

**Sales & Service Engineer**

**Company:** - M/s. Unitread Engineering (P) Ltd., Pune

**Duration:** - Jun.1993- Oct.1996

**Job Profile**

The job was to generate enquiries, negotiate and finalise orders. Installation and After Sales Service of Electro-Mechanical Auto Tyre Changer (ATC) machines for Cars, Jeeps, Trucks/Buses and Earth Movers. The clients were Automobile tyre dealers, Service centres and Automobile showrooms. In addition to that marketing of Quick Release Couplings for Fluid Applications in States of Karnataka & Andhra Pradesh. These QRCS are used in engineering industries for quick connection of fluids.

**Achievements:-**

As a Sales Engineer always tried to find new applications and new customers for my products and also explained the monetary and image building benefits of using our products which set me apart from the rest. This also helped me in becoming Service Engineer as well in a very short duration.

**Education Qualifications:** **Bachelor in Commerce (BCOM)** with a PG Diploma in Business Management (DBM from TASMAC, Pune). Certificate in AutoCAD and Pro E 2000. Six Sigma Green Belt Certified.

**Computer Skills:** Working knowledge of MS-Word, Excel; VBA Macros, Excel formulas, Pivots and Paretos  
PowerPoint and Internet.

**Personal Details:**

*Date of Birth:* 12th Sept. 1974

*Sex* Male

*Languages Known* English, Kannada, Hindi & Marathi

*Personal Strengths* Creative, Motivated, Hard Working, Good Communication skills.

**I hereby declare that all the above facts are true to the best of my knowledge.**

**Place: Pune**

**Date:**

*Sudhindra Joshi*