

Faiz Abdullah

Senior Manager – Insurance & Financial Operations | General Insurance & Telecom | KSA

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Visa Status: Open to Relocation to KSA - Immediate Joiner | faizabdullah.com

19+ Years | INR 2,200+ Cr (~AED 970M) Managed | INR 300+ Cr (~AED 132M) Monthly Reconciliation | 22+ Insurer Relationships
| 18 International Markets

PROFESSIONAL SUMMARY

Senior insurance operations leader with direct exposure to UAE, KSA and 16 other markets, leading teams of up to 6 across Motor, Health, multi-line general insurance and telecom (VAS & DTH) operations. Proven track record in operational excellence, business process re-engineering, SOP development and cost optimisation — targeting Senior Operations Manager roles with KSA insurers and financial institutions.

KEY ACHIEVEMENTS

- **19+ Years, Multi-Country Exposure:** Insurance operations leadership with direct exposure to UAE, KSA and 16 other markets, complemented by multi-country financial operations experience across 18 international subsidiaries at Bharti Airtel.
- **INR 2,200+ Cr (~AED 970M) Managed:** Oversaw partner financial operations across 18 international subsidiaries at Bharti Airtel spanning Africa, UAE, KSA, UK, USA, Spain and Italy — utilizing Oracle ERP for multi-country reconciliation and reporting.
- **INR 300+ Cr (~AED 132M) Monthly Reconciliation Leadership:** Led PAN-India motor insurance reconciliation across 22+ insurer relationships at Insurance Dekho, achieving 100% rate visibility through structured retention grid deployment and insurer portal governance frameworks.
- **350 Companies Reconciled Monthly:** Conducted open-item reconciliation across 350 partner companies at Bharti Airtel, ensuring timely variance resolution across all geographies.
- **Cross-Organisational Team Leadership:** Built and led teams of up to 6 direct reports across 3 organisations — Insurance Dekho, Go Digit and Bajaj Allianz — driving SLA adherence, performance accountability and cross-functional coordination.
- **T+1 Compliance Reactivation:** Streamlined insurer portal governance and 64VB status tracking, reducing approval delays and ensuring T+1 compliance reactivation across national operations.

CORE COMPETENCIES

Insurance Operations Management

Multi-Line Insurance Operations (Motor, Health, Property) • Policy Administration • Endorsement & Renewal Management • Insurer Grid Governance • Pay-in & Retention Management • Cancelled Policy Reconciliation • Reverse Reconciliation • Bordereaux Reporting • SLA / TAT Management • KPI Monitoring • Operational Excellence • Business Process Re-Engineering • SOP Development • Workflow Optimisation • Continuous Improvement • Service Delivery Optimisation • Revenue Leakage Control

Risk, Compliance & Governance

Internal Audit Management • Internal Controls • Operational Risk Management • IFRS 17 Reporting Standards • AML/CFT Compliance Support • 64VB / Instrument-Mode Verification • Fraud, Waste & Abuse (FWA) Control — Partner & Transaction-Level Risk • Payment Mode Accuracy & Audit Compliance • Regulatory Adherence • Gap Analysis • Compliance Monitoring • Third-Party Risk Management

Financial Operations & Reporting

Accounts Receivable Management • AR & Payment Mode Reconciliation • Cash & Bank Reconciliation (Multi-Currency) • MIS Reporting • P&L Management • Budget Management • Partner Commission & Payables • Provisioning & Actualization • Ageing Analysis & Debit Balance Recovery • Credit Float Management • Cost Optimisation • Root Cause Analysis • Month-End Closing • Vendor Management • VAT Compliance

People & Stakeholder Management

Cross-Functional Team Leadership • Performance Management • Capacity Planning • Resource Allocation • Change Management • Stakeholder Management • Broker & Insurer Coordination • Partner Onboarding • Multi-Country Partner Engagement • Partner & Insurer Experience Management • Digital Transformation • Training & Awareness Delivery

Tools & Technology

MS Excel (Advanced) • Oracle ERP • Sun Accounting System • MIS Dashboards • ERP-Based Reconciliation Tools • CMS Platforms • Insurance Systems • Internal Insurance Portals • Compliance Monitoring Dashboards • Data Analytics

Key Industries

General Insurance (Motor, Property, Health) • Takaful • Insurance Broking • Telecom & VAS • Fintech / Insurtech Operations

CERTIFICATIONS & TRAINING

- Lean Six Sigma White Belt Certified — Management and Strategy Institute (MSI), June 2026 | Credential ID: 354672133
- Risk Management Foundations — LinkedIn Learning, May 2026
- Risk Management and Insurance Planning – Designing for Client Needs — LinkedIn Learning, May 2026
- The ABCs of the Banking and Insurance Business: AML, KYC, IFRS — LinkedIn Learning, May 2026

PROFESSIONAL EXPERIENCE

Senior Manager – Insurance Operations, National Operations

April 2025 – April 2026

Insurance Dekho | Gurgaon, India

Led PAN-India motor insurance operations overseeing INR 300 Cr+ (~AED 132M) in monthly reconciliation across 22+ insurer relationships, managing a team of 6 direct reports across policy administration, pay-in operations and broker management.

- **Pay-in & Retention Operations:** Led pay-in rule creation and rate calculations across Motor LOB lines (GCV, PCV, MISD, 2-Wheeler, Private Car), managing insurer grid implementation for 22+ insurers with monthly go-live accuracy and continuous improvement discipline.
- **Retention Grid Governance:** Oversaw retention grid deployment by month-end across all partner lines, ensuring 100% rate visibility, seamless business booking and adherence to SOP-driven governance frameworks.
- **SLA & Compliance:** Maintained SLA and TAT adherence across all pay-in and retention processes, implementing KPI monitoring dashboards and root cause analysis protocols to sustain operational excellence.
- **Team Leadership:** Led, mentored and managed performance of a team of 6 direct reports, driving accountability, capacity planning and cross-functional coordination across national operations.
- **Reconciliation & Financial Operations:** Managed INR 300 Cr+ in monthly reconciliation volumes, resolving back-document open items and strengthening internal controls and compliance monitoring across national operations.
- **Reverse Reconciliation:** Executed reverse reconciliations and controlled beneficiary partner bookings, ensuring financial transparency, clean audit trail and regulatory adherence.
- **Cancelled Policy Reconciliation:** Performed cancelled policy reconciliation using insurer-sourced data, maintaining system accuracy and audit traceability across all Motor LOB segments.
- **AR & Payment Mode Reconciliation:** Conducted payment mode and AR reconciliations, resolving variances and reinforcing internal controls across PAN-India transactions.
- **Portal Governance:** Streamlined insurer portal governance and 64VB status tracking, reducing approval delays and ensuring T+1 compliance reactivation.
- **Credit Float & ATC:** Oversaw credit float and ATC processes, enabling same-day payouts and improving partner experience through efficient fund utilization.

Manager – National Operations

April 2022 – March 2025

Insurance Dekho | Gurgaon, India

Managed national-level insurance operations with accountability for reconciliation integrity, policy administration, partner financial accuracy and process governance across Motor LOB.

- **Process Foundation & Governance:** Built the reconciliation and portal governance discipline later scaled in the Senior Manager role — resolving open items, cancelled policy reconciliation and insurer portal locks to reduce documentation backlogs and approval delays.
- **Compliance & Credit Operations:** Managed 64VB instrument-mode tracking and credit float/ATC processing with strict governance protocols, establishing the compliance turnaround standards carried forward into national-scale operations.

Associate Manager – Operations & Finance

September 2019 – April 2022

Go Digit General Insurance Ltd. | Patna, India

- **Partner Onboarding:** Designed and implemented standardized broker and partner onboarding procedures, improving compliance discipline and partner engagement efficiency.
- **Budget Management:** Administered and controlled monthly budgets, translating variance analysis into corrective actions and delivering measurable cost savings.
- **Payout Grid & Partner Commission:** Streamlined monthly partner payout grids and finalized commissions by applying approved rates and reconciling variances.
- **Partner Credit Reconciliation:** Conducted ageing analysis of partner accounts, accelerating recoveries and reducing outstanding balances.

Senior Executive – Finance

September 2014 – September 2019

Bharti Airtel Limited | Gurgaon, India

Managed INR 2,200 Cr+ (~AED 970M) in partner financial operations across 18 international subsidiaries spanning Africa, UAE (Dubai), USA, UK, Spain, Italy, Saudi Arabia and Indonesia. Utilized Oracle ERP for financial operations, reconciliation and multi-country reporting.

- **Multinational Reconciliation:** Performed account reconciliations and bordereaux reporting for 15 OpCos across Africa, Dubai, USA, Spain, Italy, Saudi Arabia and UK, significantly improving cross-border reporting accuracy and financial controls.
- **Open-Item Reconciliation:** Conducted monthly reconciliation for 350 companies across SP, A, B, C, D and E categories, ensuring timely resolution of financial variances.
- **Partner Financial Operations:** Administered invoice payments, resolved disputes, and ensured compliance with international financial standards across 18 subsidiaries.
- **Provisioning & Actualization:** Executed monthly provisioning and actualization for mobility and DTH partners across multiple geographies.
- **Financial Insight Reporting:** Analysed vendor payment behaviours across OpCos, providing actionable MIS reports to reduce pending payments and improve financial control.
- **Issue Escalation & Resolution:** Facilitated weekly review sessions with cross-functional teams and partners, systematically tracking and escalating unresolved items to successful closure.

Executive – Finance

October 2011 – September 2014

Bajaj Allianz General Insurance Co. Ltd. | Gurgaon, India

Managed finance operations for 300+ partner accounts with INR 3 Cr+ in monthly cash and premium volumes.

- **Cash Management & Bank Reconciliation:** Managed cash and cheque premium collections, performed monthly reconciliations of insurer accounts, and ensured smooth month-end financial closure.
- **64VB Reconciliation:** Coordinated bank confirmations, maintained updated 64VB records, and facilitated efficient collection processes.
- **Internal Audit:** Coordinated internal audits, addressed queries, closed findings, and ensured compliance with audit guidelines.

Junior Executive – Finance

September 2008 – September 2011

Bajaj Allianz General Insurance Co. Ltd. | Patna, India

- Managed cash and cheque premium collections, bank reconciliations and month-end financial closure activities across Patna branch operations.
- Coordinated 64VB compliance tracking, internal audit activities and MIS reporting for branch finance operations.

Junior Executive – Finance

June 2007 – August 2008

Bajaj Allianz General Insurance Co. Ltd. | Kolkata, India

- Handled cash and cheque premium collections, petty cash management and branch-level bank reconciliations across Kolkata branch.
- Supported month-end financial closure, MIS reporting and internal audit coordination for regional finance operations.

Sales Promoter

August 2006 – June 2007

Resinova Chemie Ltd. | Muzaffarpur, Bihar, India

- Market Penetration & Channel Development: Drove systematic market penetration across hardware retailers, construction material dealers, automotive garages and glass fitting workshops — ensuring last-mile availability of epoxy adhesives, construction sealants and industrial bonding solutions across high-demand trade channels in Muzaffarpur region.
- Distributor Coordination & Sales Growth: Partnered with regional distributors to drive sales targets, optimise stock replenishment cycles and expand territory coverage for industrial adhesive lines, serving the building and infrastructure trade.

PROJECTS

- **National Motor Reconciliation Overhaul — Insurance Dekho (2024–2025):** Designed and led a structured reconciliation framework across 22+ insurer relationships covering pay-in, cancelled policy, credit float and payment mode reconciliation — resulting in cleaner audit trails, reduced open-item backlogs and improved insurer grid compliance across PAN-India operations.
- **Multi-Country VAS Partner Financial Operations — Bharti Airtel (2014–2019):** Managed end-to-end financial operations for 350 partner companies across 18 international subsidiaries (Africa, UAE, KSA, UK, USA, Spain, Italy, Indonesia) using Oracle ERP — covering provisioning, actualization, open-item reconciliation and bordereaux reporting.

EDUCATION

- Post Graduate Diploma in Financial Management (PGDFM) — Institute of Management Technology (IMT Ghaziabad) | AICTE Approved | Top-50 B-School, India | 2008
- Master of Business Administration (MBA) — Vaishali Institute of Business & Rural Management | UGC Recognized | India | 2005
- Bachelor of Commerce (B.Com) — Lalit Narayan Mithila University (LNMU) | UGC Recognized | India | 2003

AWARDS & RECOGNITION

- 2015-16 | Certificate of Appreciation — Open Item Resolution & Financial Process Efficiency | Bharti Airtel Limited
- 2014-15 | Certificate of Appreciation — VAS Partner Open Item Closure & Financial Reconciliation | Bharti Airtel Limited
- 2012-13 | Best Performer — Finance, Delhi Zone | Q1 FY 2012-13 | Bajaj Allianz General Insurance Co. Ltd.
- 2012 | Certificate of Excellence — Finance | National Level | Bajaj Allianz General Insurance Co. Ltd.
- 2010 | I-Quest Certified — Basic General Insurance Products | Bajaj Allianz General Insurance Co. Ltd.

LANGUAGES

English (Professional Working Proficiency) | Hindi (Professional Working Proficiency) | Urdu (Professional Working Proficiency)