Muhammad Khaleel Ashraf

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OBJECTIVE

Secure a position in an organization that would enable me to fully render my knowledge and skills in accounts managements (receivables & payables, collections), data information management, document control and handling, office administration and customer service to contribute to increased corporate productivity.

PROFILE

- Dedicated and focused; able to prioritize and complete multiple tasks and follow through to achieve project goals.
- Highly organized and detail-oriented with professional experience in providing thorough and skillful support to senior executives.
- An independent and motivated professional who is able to grow positive relationship with clients and colleagues at all organizational levels.

EXPERIENCE

01 January 2021 - 15 February 2024

Policy Admin | GIG Gulf Insurance | Dubai, UAE

- Provide full administrative support to healthcare operations, clients, intermediaries, and health care providers.
- Provide basic support over the phone to healthcare operations, clients, intermediaries, and health care providers.
- GIG web portal management.
- Maintaining physical or electronic records related to medical insurance policies, claims and health care providers.
- Assist in maintaining, filling or dispatching documents where required.
- Co-ordinate with document storage partner for archiving and retrieval of hard copy documents.
- Managing query calls from brokers/clients.
- Reviews all the enrolments/applications before processing in the system.
- Enters all data in CIRIS for endorsement issuance.
- Processing additions/deletions/modifications of all AXA insured members.
- Invoicing of Corporate clients both direct and via brokers.
- Issuance of certificates for clients as required.
- Scanning and renaming of photos for Large Corporate Groups.
- Generation of member census listing.
- Conducts training to brokers/clients on how to use AXA web portal System.
- EDC (Electronic Data Capture) Preparation and send to dispatch cards to courier.

01 July 2012 - 31 December 2020

Claims Admin | AXA Gulf Insurance | Dubai, UAE

- Validation of DHA and HAAD E-claims.
- Administering the HAAD & DHA E-claims submissions and uploading the Remittance Advices (RAs) on the portals and ensure to achieve the TAT of Health authorities.
- Physical/Email claims registration (Direct Billing, Reimbursement, and (International claims).
- Resolving the providers' & members' direct billing and reimbursement issues with proactive approaches under the policies' terms & conditions.
- Assist the line departments i.e., Customer Service, DB Processing, RI Processing, Medical Board, and underwriting departments on medical claims inquiries.
- Submitting and download from DHA portal and the e-claim payments.
- Upload membership and claims data files to regulatory systems.
- Upload PBM membership data to partner system

27 February 2010 - 30 June 2012

Senior Processor: Documentation Unit (Wholesale Dept), Credit Operations | Mashreq Bank | Dubai, UAE

- Custodian of security documents and managing portfolio allocation.
- Lodgment and distribution of documents accurately among Documentation Officers received for scanning from Business Units
- Preparation of security documents
- Generation and maintenance of various MIS reports required/related to Credit Operations (Monthly exception report, scanning report, deferral report, expired trade license report & monthly volume report)
- Distribution of Credit Approvals received from the workflow.
- Coordinates with Relationship Managers and handles queries relating to security documents archival.
- Scanning and updating reviewed documents.

15 May 2008 - 26 February 2010

Processor, Retail Banking Group, Credit Operations | Mashreq Bank | Dubai, UAE

Document Control/Quality Check

- Retrieves physical documents of card applications.
- Manages the volumes and checks against the database the number of applications received.
- Conducts quality checking on all documentations acquired.
- Scans and uploads all documents to the EDMS database.

Data Entry
- Creates and captures customer records in the automated system.
- Maintains customer information.
- Coordinates with other internal units such as Sales, Disbursement, Lodgment and the branches for efficient and effective processing of applications
- Successfully met the required targets everyday assigned.
- Error free processing of applications assigned at my task.
- Received Extra mile for processing of Arabic Applications.
- Attended UAT for different products, representing our Dept.
- I have gained recognition over the last two years and maintain very friendly relations with my coworkers.
- Quality checking of Vectus applications processed at offshore whenever help required.
- Processed Doha and UAE manual applications in Arabic and English.
- Successfully updating daily MIS and key process indicators every day for my productivity.

Document Control

- Receives and maintains records on:
- Security documents of the credit folder (memos on policies, procedures and regulations, compliance requirements, etc.)
- Customer Records (letters of requests, security cheques, faxes, etc.)
- Handles document control and filing.
- Performs other administrative functions as may be assigned.
- Reports to senior management records of performing and non-performing accounts.
- Instructs and advises staff of payment options and arrangements.

09 April 2006 - 08 April 2008

Data Entry Operator | Emirates Post | Ajman, UAE

- Worked as a data entry operator & front office customer service agent at Emirates Post office Ajman branch.
- Maintaining daily KPI and resolve queries posted the customer.
- Responsible for delivering mails to the concerned customer.
- Consult with customers about their product or service needs or their wants.
- Provide customer service to faculty, staff, and some students who receive number.

SPECIAL SKILLS

- MS Office, MS Words, excel, Internet Browsing and e mail messages.
- Typing speed 55 wpm.
- Undergone training for basic Passenger and Airport handling course from Career Institute Dubai. Course includes:
- Passport and visa procedures.
- Airline & airport passenger service agent (PSA)
- Airport ground procedures.
- Aircraft specifications. Galileo system (Airline reservation & ticket).

EDUCATION

- **2002 – 2004 – Higher Secondary Level**
  Intermediate in Commerce: International Business/Trade/Commerce Pakistan Islamic Higher Secondary School, Ajman

- 2**000 – 2002 - Secondary Level**
  Pakistan Islamic Higher Secondary School, Ajman, UAE

Personal information

Driving License	:	UAE Valid Driving License & Own Car
Date of Birth	:	07 April 1981
Nationality	:	Pakistani
Visa Status	:	Employment Visa
Languages	:	English, *Arabic*, Urdu, Hindi