***PAVAN KUMAR M***

**

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**Education:**

* BSC, Maths- University of Madras

**Highlights:**

* *Over 12 years of varied experience*
* *Comprehensive knowledge of the techniques and processes of providing customer care services*
* *Possess exceptional analytical, logical and communication skills*
* *Result –oriented, adapt to change, fast learning curve*
* *Ability to set goals and meet the mission statement and objective of the organization*
* *Possess exceptional management, organizational and administrative skills*
* *Strong people management and resource handling*

***PROFESSIONAL EXPERIENCE***

**Personal Details**:

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| --- | --- |
| Date of Birth | 17-06-1986 |
| Marital Status | Married |
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| Languages KnownPassport Number | English, Hindi and Tamil K2807166 |

***Employment History:***



***Citi Services India Private Limit (Citi Group) Feb2020 – Till Date***

***Assistant Manager***

***North America – Collections Process :- Fund Settlement/Account Maintenance***

* *Transition process model from TCS to Citi Services.*
* *There are multiple process queues outsourced to TCS in which “Takerover” of recoveries vertical is handled as a part of process design i.e KT, OJT and Production by stabilizing the process as per agreed SLA.*
* *Handling team strength of 15 FTE’s who process the daily inflow of account fund settlement (****Process Name*** *-* ***Small Balance Write Off****) of defaulted payments as requested by various upstream requestors.*
* *Daily working allocations is planned basis maker and checker model for daily operations.*
* *Maker/Checker to perform the transactions basis fixed RPH/SLA.*
* *Maker processors are outlined to process as per agreed checklist.*
* *Checkers model followed to complete the transaction life cycle.*
* *Devised checker layout to identify the errors contributors and rework it to complete the maker – checker model.*
* *Feedback of errors with CAPA method.*
* *Handling onshore clients as per daily operational process delivery.*
* *Team/Unit deliverables like attendance, shift allowance, fun activities are planned and organized.*
* *Maintaining and sending daily MIS to client and internal management.*
* *Driving process improvement / streamlining for the process and accomplished process change –* ***Standardization of Maker / Checker workflow.***
* *Has the privilege of received best perform award for June’20 month.*

***Process Improvement Completion :- Standardization of Maker / Checker workflow.***

***Problem Statement / Challenges****:-*

* *All the checker process was not queueing to the system workflow and was worked/monitored manually.*
* *Time consuming by handling multiple excel.*
* *High possibility of making errors or missing out on transactions.*
* *Delay in handling QC cases and rework.*

***Automation Plan and Delivery:-***

* *Recommended to create new checker queues and link all the Maker queues to Checker queues in system.*
* *Performed UAT for 2 weeks by reconciling the maker processed cases to checker, observed few challenges.*
* *Work around created for challenges / scenarios which doesn’t queue to checker queue.*
* *Post successful UAT and client approval, adopted new procedure of Maker to Checker workflow.*

***Benefits:-***

* *Standardized the Maker to Checker workflow with no manual work involved.*
* *All the transactions are monitored within systems with no data leakage.*
* *Significant time saving for completing the QC along with rework cases.*
* *TAT saving for client from 3 day to 2 day closure.*

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***FIS Payments Solutions and Services Pvt Ltd Apr2014 – Feb 2020***

***Manager – Cash & Reconciliation Operations (ATM and Recycler)***

***Worked in 2 different departments: -***

* *ATM/Recycler Cash Management and Reconciliations (****Feb 2016 – Till Date****)*
* *ATM Helpdesk/Transaction monitoring (****Apr 2014 – Feb 2016****)*

***ATM/Recycler Cash Management: - Karnataka Bank Limited***

* *Daily cash loading/evacuation indent raised for all ATM’s / Recycler machines basis respective geography/dispense pattern.*
* *Driving vendor (CRA – Cash Replenishment Agency) to load/evacuate cash in all the machines as per Indent.*
* *Escalating daily non-loading ATM’s / Recycler’s to CRA and seeking reasons and recommending streamlining the challenges.*
* *Preparing daily/weekly/fortnightly/monthly MIS report.*
* *Basis MIS analysis – informing client to increase/decrease indent and issue cash as per requirement.*
* *Approving monthly CRA bill for the operations carried on monthly basis and negotiating monthly rentals basis subjective locations performance/requirement.*
* *Sharing penalty deductions to CRA for non-loading/non-evacuation machines/not following agreed SLA and ensuring to recover the same from vendor billing.*
* *Ensuring CRA is following all RBI guidelines for handling cash operations.*
* *Driving CRA for submission of unfit notes/fake notes deposited by customer in machine to respective nodal bank branch and highlighting bank with customer account details for bank records purpose.*
* *Assisting technology team for UAT of any new machine patch/configuration for system upgradation.*
* *All process improvement inputs are shared with bank by having a direct meeting with AGM/DGM/Branch Managers.*

***ATM/Recycler Reconciliations: - Karnataka Bank Limited***

* *Basis the loading/evacuation report shared by CRA – performing machine wise reconciliation of entire report.*
* *After reconciling the report – sharing the reconciling report to bank in the bank given format so that – bank can pass the machine wise/vault wise settlement slip.*
* *Ensuring indent vs loading is reconciled in machine/switch counters and inform CRA for pending/wrong updations.*
* *Overages/Shortages will be identified after the report reconciliation procedure.*
* *Will initiate 4-way reconciliation/settlement procedure to settle the customer claims basis overage/shortage in machines.*
* *4-way reconciliation methods include CBR (Cash Balance Report), Bank General Ledger file, Customer Claim File and Electronic Journal logs.*
* *Overages/Shortages are referred/analyzed in EJ’s and basis EJ reading – claims are settled/rejected basis customer claims.*
* *Transaction to transaction reconciliation is performed and Successful/ Unsuccessful/ Defective transaction dashboard shared to bank for settlement to customers.*
* *Shortages are sent to CRA vendors for acceptance with appropriate proof like EJ’s, machine logs, machine vendor FCR copy and video footages if necessary.*
* *Daily/weekly/fortnightly/monthly MIS prepared for reconciliation reports for analyzing erring machines and notify helpdesk team to take appropriate action.*
* *Monthly recoveries shared by bank and emulated with our recon-recovery MIS file for CRA vendor debit.*
* *Recovery instruction passed to FIS billing team basis the bank recovered file and our intimation email to vendor.*

***ATM Helpdesk/Transaction Monitoring: -***

* *Monitoring MOF project with 23 Banks for NE & PJK Clusters.*
* *Providing switch support for MOF project to other MSPs*
* *Using tools like Putty, SQL, Prognosis, HPESQ & FFD (Feed from Switch).*
* *Handled 24 direct FTE’s and 80 indirect FTE’s.*
* *Catered ATM services to 21 banks like SBI, United Bank, PNB, Bank of India etc.*
* *Ensuring to keep the SLA with 99% of machine uptime.*
* *Daily transactions are monitored basis transaction response code and take necessary action*
* *Central Ownership of Issues and Service Requests basis customer incident and escalation*
* *Managing team performance/roster/appraisals as per company standards.*
* *Preparing daily/weekly/fortnightly/monthly MIS to analyze erring machines and provide root cause analysis response for rectification.*

***Significance Achievement: -***

* *Received award from GCIO for keeping the center operational during chennai floods.*
* *Bravo awards for meeting the client SLA.*
* *Certificate of Appreciation in pivoting role for successful migrations of new takeovers of business from client.*
* *Exemplary Performance in penalty saving from bank/client.*
* *Received “Ace of the Quarter” award for exemplifying FIS guiding principles.*
* *Client Champion award for smooth handling of client.*

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***Tata Consultancy Services, Chennai July 2011 – March 2014***

***Senior Associate-Centralized Resolution Unit***

***Key Responsibilities: -***

* *Identify, drive & lead process initiative and quality projects.*
* *Provides leadership to their team by setting priorities and providing a strategic and tactical vision for the team. Identifies areas for improved testing efficiencies, effectiveness and process improvements in chargeback/dispute process.*
* *Initiate & lead process improvements.*
* *Experienced senior associate leading the follow up & Complaints Handling process.*
* *Drive high impact improvement projects.*
* *Responsible in establishing & driving quality culture in the organization.*
* *Responsible for staffing India based one point of resource and managing the knowledge transition and steady state for new hires. Ensures consistent methodologies and practices are followed across all teams and adhere to testing practices as outlined by QA Process Team. Responsible to drive the maturity and efficiency of the test process. Accelerate workplace & business process transformation by engaging breakthrough methodologies to enhance quality in products, services, process etc.*
* *Facilitation of agreed projects as per the time plan*
* *Timely execution and delivery of resolution of any escalated/follow up case.*
* *Taking adequate measures for completing the complaints which is received on a day to day basis & give resolution End to end.*
* *Generating Daily, Monthly & Yearly complaints MIS report for apprising top management of the progress.*
* *Drive process improvement activity on the floor*
* *Ensure compliance with internal policies and procedures.*
* *Drive and consistently maintain rigor around Operations discipline.*
* *Ensuring completion of Deliverables on time and reporting the same.*
* *Standardizing project management processes, tools, Documentation and templates.*

***Significance Achievement: -***

* *Service Excellence award received from Client (Sandeep Chouhan- COO, Commercial Bank of Qatar-Qatar) for consistently achieving 100% SLA in follow/up and senior Management complaints.*
* *Certified as a KAIZEN leader for bringing various new thoughts and identifying error causing areas, providing solutions and downloading the best practice across the floor*

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***Hong Kong and Shanghai Banking Corporation Ltd, Sep 2008 – July 2011***

***Customer Service Representative-Contact Centre (Chennai)***

* *Joined HSBC as Customer Service Representative (Entry-level) and rose to the post of Level 2 of HSST (High Service& Sales officer in a team) under different capacities like Operations, training and support division.*
* *Top performer ranking#1 across Mumbai & Chennai to promote Electronic card statement (Internet Banking usage) paper less organization.*
* *Handled new joiners as mentor for 6 months to ensure efficiency in Operations (With good product & process of credit card Knowledge) and meeting good customer care Service.*
* *Updating team members with daily updates of business & their errors reports.*
* *Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance among team members.*
* *Building QA framework, processes, best practices that can be utilized in building Test Center.*
* *MS Office tools: MS Excel, MS Access, MS Word.*
* *Experience in Mentoring and Team building to seek advantages of test automation and quality processes to support test initiatives.*
* *Experience of team handling experience with Card disputes and chargeback processing.*
* *Knowledge of Visa/MasterCard/Dinner's regulations for dispute resolution.*
* *Experience in credit card Payment Processing & Credit / Debit card disputes process.*

***Significant Highlights: -***

* *Received appreciation from client for converting maximum Credit card paper statement customer to Electronic (Internet Banking usage) statement and to promote paper less Organization.*
* *Received appreciation for high sales and service awards.*