

# ABHINEET KUMAR

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## Career Objective

Professional with 4.10+ years of experience in Banking and Digital Payments. Strong background in managing customer relationships, driving large teams and working in diverse areas of the financial & Payment Sectors.

## Educational Qualification

- PGDB in Banking and Finance,2017, Manipal Academy of Banking, (CGPA-7.45)
- B.Tech Mechanical Engineering, 2013, National Institute of Technology, Jamshedpur, India (CGPA-6.86)

## Technical Experience

### Key Account Manager - July 2019 till date

PhonePe Pvt Ltd

- Key Account Manager for unicorn Payment Gateways Banks & Wallets like Jio and Freecharge.
- Collaborate with internal and external business + technical teams to spearhead Payment gateway integrations and go-live.
- Managing Merchant Onboarding and MDR negotiations with Payment Partners.
- Analyzing transaction data for improving the processes, data requirements, and Success Rates.
- Handling end to end Reconciliation, Settlement & Refund related to merchants.
- Actively involved in the automation of all operational activities related to payments.
- Coordinating with Customer Support and other stakeholders for handling L2/L3 escalations to provide prompt resolution to the customers.
- Working as POC for several Ad-hoc customer-related issues where the external parties are involved.
- Responsible for setting up support and operational processes of Fraud and Chargeback disputes.
- Process development documentation and training.

### Operations Specialist - Mar 2018 to July 2019

Direct-I (Zeta)

- Handling the settlements with multiple Banks, NPCI, and Payment Gateways.
- Resolving any issues within the same business day for accurate balances.
- Automated several reports which reduced manual effort and time.
- Reconciliation of all IFI's for each Channel.
- Experience in resolving L3 level tickets of customer support handled queries on transactions.
- Maintaining good relationships with Banks & Payment Gateways to resolve issues and improving existing operational processes.
- Worked on Fraud, Chargeback, and KYC related issues.
- Monitor, evaluate, investigate, and respond to disputes received by various clients.
- Approving of all new clients through due diligence procedures including the review of KYC documentation, public record research and AML procedures.

## **Deputy Manager- Privilege Banker - Jan 2017 to Mar 2018**

### **ICICI Bank Ltd**

- Handled portfolio of HNI clients for their short term and long-term investment goals and resolution of queries within TAT.
- Interacting with clients on a periodic basis for risk profiling to showcase investment products as per their risk appetite.
- Focus on business development across Liabilities, Assets & Fee to sustain and achieve growth in relationship value, revenues, improved client stickiness, and increasing customer base of the portfolio.
- Expertise in Branch operations and Core Banking Solutions for resolving service requests, complaints, and escalations.
- Achievement of product-wise targets and cross-selling products as per the demographic, lifestyle.
- Monitoring the overall functioning of processes, identifying improvement areas, and implementing adequate measures to maximize customer satisfaction level.
- Strong working knowledge of banking standards, laws, and procedures.
- Formulating business plans for maximizing profitability & revenue generation.
- Extensive experience in supervising and rendering quality customer service.
- Strong analytical, problem-solving & organizational abilities.
- Managing diverse functions of retail banking operations like cash transactions, clearing and payment settlement like RTGS & NEFT, depository operations, asset operations, Foreign Exchange and Trade services, Travel Card, remittances at branch level by accessing Finacle 10x, MS Excel, PCMS, FCRM, Etc .
- Understanding of banking products, customer service management, and functioning of processes.

## **Graduate Engineer Trainee - July 2013 to Aug 2014**

### **Steel Strips Wheels Ltd**

- Looked over the entire process of wheel manufacturing and solved the quality-related issues.
- Involved in Setting-up Wheel Rim lines, and manufacturing and quality systems establishments, process qualification, validation, Work-instructions, Checklist for process control, etc.
- Shop-floor safety tactics, Motivation techniques, and Multi-skill training.
- To achieve spare, consumables consumption within targets, and monitoring & control.
- Resolving product and process-related problems in the areas of Rim forming, welding & assembly etc.
- Planning and conducting training programs for foreman and workers.

## **Skills**

Financial Accounting, Reconciliation, Payment Solutions, MIS Reporting, Account Payable, Salesforce, CRM, Zendesk, SQL, Basic Python, Finacle10x, Foxtrot, Advance Excel, Jira, Freshdesk, RGCS, Grafana, Kibana, FCRM, KYC, AML, Echo, Client Dashboard, Strategic Alliances, Revenue Growth Management, Relationship Management.

## **Training and Certification**

- IRDA – Certified in Insurance Regulatory and Development Authority.
- NISM –Certified in the National Institute of Securities Markets by Securities and Exchange Board of India.
- AUTOCAD - Indo-Danish Tool Room & Training Centre, Jamshedpur under Ministry of MSME-govt. of India.

## **Personal Information**

- Date of Birth : 28-01-1992
- Nationality : Indian
- Passport Number : L1956060