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| Name | Prakriti Mishra |
| Mob no. | 9738199243/7069041201 |
| Qualification | PGDBA in Operations Management |
| Total Yrs of Exp | 16 |
| Skill sets | Strategy, Operational Excellence,B2B  Service delivery- KPI reporting, standardization  Collections Management ,Credit control  Cost Optimization,Lean , Kaizen  Resource Allocation & Optimization  Revenue Generation,Business Development  Stakeholders Management  Productivity/ People Management  Diversity and inclusion |
| Current Location | Bengaluru |
| Preferred Location | Bengaluru |
| Current Company | OSHRS India Pvt Ltd |
| Current CTC in lakhs | Available on request |
| Expected CTC | Negotiable |
| Notice Period | 2 Months |
| Availability for F2F Interview | Skype/VC/F2F in Ahmedabad |

OBJECTIVE

**Seeking a challenging position in Service Industry, while applying my background and experience to realize opportunity for career growth.**

EDUCATION

* Schooling: Bharat Seva Shram Sangha BOARD:C.B.S.E Percentage:79 -1997
* Intermediate: B.I.E.C Percentage:61 SESSION 1997-1999
* Graduation: St. Xavier’s College, Ranchi, Jharkhand ASPSM (Advertising, Sales Promotion and Sales Management) Percentage :79% SESSION2001-2004- **UNIVERSITY TOPPER**
* PGDBA IN OPERATIONS from SCDL

**Certification- IRDA Certified, Dale Carneige’ High Impact Presentation**

**Pursuing Digital marketing certified associate Certification**

**ITIL SO trained.**

**Work Experience**

**OSHRS (Senior Manager-Global Accounts Services ) - (Jan 2020 – Till date) INDIA and APAC**

* **Service Delivery**- Heading service delivery for payroll operations based out of India. Executing standard operating (KPI management) KPI,SLA
* **Statutory Compliance**- Staying updated on country-specific statutory changes to ensure smooth processing of finances.
* **Process Improvement-** Create and Implement impactful operational strategy for payroll processing.
* **Team Management**: Leading teams (including Managers and Deputy Managers); setting goals, assessing and reporting team performance, drawing growth plans, managing attrition and ensuring employee satisfaction scores, Promoting Diversity & Inclusion.
* **Budget and Receivables**- Billing, Collection for Accounts, Participating in Annual Budgeting exercise and driving Cost Control initiatives
* **Efficiency,Productivity and Process re-engineering**-Enhancing Team Productivity and Efficiency through resource mobilization/reallocation, manpower deployment ,automation projects.
* **Stakeholder Management**-Effectively engaging with business partners to meet expectations in service delivery metrics along with CSAT.
* **Migration and transition-** Migrating new accounts to India and attaining cost arbitrage .Added new countries in the Kitty.

**Shared Service Centre VIVL (SSC of Vodafone Idea Limited) - Function Lead Service Delivery Credit and Collection. (Jul 2016 - Jan2020)-B2B and Retail**

* **Seamless Service Delivery**-Process Lead for Pan India Collections Back-office Operations(Retail and Enterprise): Designing and executing standard operating (KPI management) procedures for all 23 circles; developing standard reporting matrix to assess credit and collection performance across circles.
* **Strategy creation and implementation-** Create and Implement impactful collection strategy for PanIndia impacting revenue of 9000Mn.
* **Team Management**: Leading teams (including Assistant and Deputy Managers); setting goals, assessing and reporting team performance, drawing growth plans, managing attrition and ensuring employee satisfaction scores,Promoting Diversity & Inclusion.
* Participating in Annual Budgeting exercise and driving Cost Control initiatives
* **Efficiency and Productivity**-Enhancing Team Productivity and Efficiency through resource mobilization/reallocation, manpower deployment ,automation projects
* **Business Process Reengineering**-Re-visiting and Re-engineering process for improved end customer experience using various lean tools.
* **Operational Risk**: Setting policy and process change to curb operational risk,
* **Stakeholder Management**-Effectively engaging with business partners to meet expectations in service delivery metrics
* **Strategizing business growth** by migrating new operational areas to Shared Services.
* **Recent Migration : Have successfully migrated Idea C&C back office processes to VIVL (SSC)**

**INNOVITI PAYMENT SOLUTIONS PVT LTD FEB 2015 –APR 2016 Bangalore-B2B**

**PROFILE : MANAGER ,BILLING , COLLECTION,CLIENT RELATIONSHIPS- MERCHANT ACQUIRING**

* Create a credit risk management environment of an acceptable quality, in terms of established credit guidelines.

Developing sound, acceptable credit policies.

* Responsible for collection of outstanding from merchants across India.
* Streamlining Cash back process and minimizing concerns of Merchants/Banks and Customers for Cash back programs run
* Review and validate the transaction data received for invoicing.Prepare Monthly sales invoices for products and services rendered to Merchants.
* To ensure bill delivery on time & within SLA Period and Resolution of complaints by updating correct or changed contact details
* Resolving Merchant and Bank Complaints & queries and ensuring reduction in complaints.
* Highlight the cases under bad debts and where service needs to be stopped to the management periodically.
* Prepare necessary Debit / Credit Notes for Merchants wherever applicable., Managing the daily recon for transactions through Internet payment gateway
* Ensuring daily settlement of the payments in banks/Merchant account on T+1.Processing refunds for cases under Charge back
* Reconciliation of Cash back transactions and crediting the amount to banks post 100% reco.
* Close looping escalated cases by Merchant/Team members

**ASST. MANAGER- CUSTOMER RETENTION CREDIT RISK& CONTROLS - AIRCEL LIMITED (June 2010- Feb 2015-Bangalore B2B and retail**

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| **Postpaid Voluntary Retentions ,Collections and CAD( Collection Accounting) –**   * Handling Team responsible for Retentions from all Touch Points [ Stores /Agency/ E-mail / Correspondences] * Ensuring timely processing of customer churn requests; follow up in resolving critical issues to retain customers.Responsible for 0-60 bucket collection. * Co-coordinating with various internal support functions to ensure resolution for customer issues requiring immediate address. * Handling the calculation & payment of commission based on company policy and claim processing of post paid channel partners as per schemes(Pre paid & Post paid) * Monitor Distributor appointment and F&F process. Settlement of Claims with No dues from Channel Partner. * Bad debt provisioning for the month. Process postpaid customer refunds, review account adjustments, and waivers * Reconciliation and posting of payments received through web portal, collection agencies, Bangalore one,company- outlets,RTGS,ECS, credit card within TAT * Review Branch reports like End of day (EOD) cash/cheque/credit card transaction/cheque bounces position report and ensuring timely processing of all cheques within the cut-off time * Receipt Book Management- To keep a track of all the books issued to all the end users and ensure that these are returned on a monthly basis for audit. * Timely Outgoing and Incoming Barring, Suspension and subsequent Deactivation within Tat. * Inter operator payments- BSNL (Reco for ICR,follow up on payments ,collections as per TRAI guidelines.)   **UBICO NETWORKS PVT LTD- WIRELESS INFRASTRUCTURE PROVIDER IBS-INBUILDING SOLUTIONS Bangalore B2B** Designation: Sr. EXECUTIVE-Billing and Collection – KARNATAKA, A.P,TAMIL NADU (APR 2009- June 2010)  * Achieve Collection targets from the set of corporate accounts for South. * Key Account Management - Develop and sustain strong relationship with key accounts **(TELECOM OPERETORS)** * Projection of Revenue collection targets & their achievement * Resolution of billing and reconciliation related escalated cases. * Follow – up of outstanding report through emails, Tele calling and visiting the customer. * Ensuring payment recovery of defined targets * Link between operators and other departments to ensure smooth delivery of services and account management. * Age wise analysis according to the territory allocated. * Maintaining petty cash for all the South Branches.   **CHOLAMANDALAM DBS FINANCE LTD ( PERSONAL LOANS) July 2007 – Mar 2009**  **Designation: DEPUTY MANAGER CREDIT &RISK**  **Manage Portfolio Quality, Risk Control,Cost:**   * Personal Discussion with Customers(PD),Signoff /disbursal of personal loans as per compliance . * Pitching and selling Third Party Services (Insurance ) to the customers.,Provide feedback on portfolio trends highlighting areas of concern and escalating poor performing portfolio. * Reducing, controlling and analyzing % Cheque Bounce against the total no. of Cheques presented in a month. * Tracking and ensuring 100% of resolution of Non-Starters(first Cheque bounce)cases in a month for 1st, 2nd, 3rd and 4th presentations. Follow up on no-contact customers found during awareness calls&Call up non-starters in front-end and follow up for resolution,Monitoring & Analysis of Cheque Bouncing trend and implementing required follow up setup for Soft Collection of Bucket 0 customers. * Provide regular inputs for enhancement of fraud detection system depending on the fraudulent nature &Reporting of Fraud and Make decisions to flag a customer as a Fraudster,Handling the dedupe Activities * Manage credit cost, ensure process efficiency with 100% compliance * Monthly visit & quarterly trainings to F.I. and Risk control agencies, Raise the monthly bills & payments.Sign up of new agency as per guidelines & renewal of agreement before expiry.   PREVIOUS ORGANIZATION- CITIFINANCIAL CONSUMER FINANCE INDIA LTD-PERSONAL LOANS JUNE 2004-JULY2007  **Designation: OFFICER PERSONAL LOANS- Cash , Customer Care, SALES**   * Cross sell of Personal loans against the assigned targets (New borrowers and existing borrowers,Pitching and selling Third Party Services (Insurance ) to the customers. * Dsa /Dst and telecalling team recruitment,training,attrition management * Managing vault limits & vault custodian,Key register updation ,Branch batch opening/closure * Maintenance and accounting of Petty cash a, cash in vault on day-to-day basis AND Managing vault limit and vault custody * Collection and payment posting,preparation of MIS on day to day basis for cash in the branch. * Ensuring the timely deposition of money in the accounts and daily updation of vault book and receipt book.   PREVIOUS ORGANIZATION – CITIBANK NA BANGALORE ( under DSA payroll) 2003-2004 Bangalore Sales   * Cold Calling,lead generation, to prospect customers for opening High priority Current/Savings Account. Minimum Monthly Balance( 1 lakh Rs)   **Achievements-**   * No.1 performer in Cross Sell( Citi Financial ) ,Highest number of Insurance cross selling done for two quarters for Citi * Consistent 0 non starters for 6 months in Cholamandalam.( Target being maximum of 2%) * Won Three consecutive Employee of the month awards in Ubico networks. * Voluntary retention of minimum 40 % month on month( highest in the region ) * Achieving month on month 100 % audit scores for receipt books/collection accounting. * Employee of the month Awards for two months in Innoviti Payment Solutions for streamlining Billing and Cash back process * Migration of Idea Credit and Collection processes to VIVL   **Extra Curricular-**  Volunteer for RHA, Visamo (Young children )  Best Practice league representation for Credit and Collection, Diversity and Inclusion  **Technical- MS office :-|MS Excel,Visio,PPT,Word**  **Signature:**  **Place: Bengaluru Date:**  I hereby declare that all the information furnished by me is true to the best of my knowledge. |
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