SMARTH

***Targeting assignments in*** *B****usiness Development/Operations with an organization***

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Profile Summary

## Certified Six Sigma Green Belt (Motorola University) offering nearly 17 years of experience in BFSI and Real Estate

Experienced Professional with Experience in Max Life Insurance, DHFL Pramerica Insurance, PropTiger.com, Housing.com, Makaan.com, 360 Realtors in Operations Domain along with Process Development, Business Development, P&L Management and Efficiency Building by Automation, MIS & Analytics, Business Projections.

Heading Home Loan Vertical with Revenue Potential of 20 Cr Per Annum

Managing Invoicing, Collection and Debtor reconciliation of Real Estate and Achieving 45 to 50% Collection of Net Due Bucket Month of Month along with Key Account Management across Nation

Heading a business of 150 Cr. revenue per annum with a capability of managing the day-to-day operational activities Team Management Expertise and Managed more than 800 People By Now

Proficiency in managing business operations with key focus on top & bottom-line profitability and customer satisfaction by ensuring optimal utilization of resources

Took initiative of establishing change management process and enhanced the reach of PropTiger to generate more revenue from NRI Segment

# Academic Details

B.Com. from Delhi University in 2003

Diploma in IT Application from Sikkim Manipal University in 2002

# IT Skills

MS-Excel (Including VBA Macros), PowerPoint MINITAB

HTML Language

# Skill Set

**Change Agent**

**Communicator**

**Motivator**

**Collaborator**

**Analytical**


# Core Competencies

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| --- | --- | --- |
| Risk Management | Order to Cash Management | Manpower & Budget management |
|  |  |  |
| Compliance Practices | Invoicing and Collection Management | Operation Management |
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| New Process development | MIS & Reporting Management | Partner Engagement |
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Organizational Experience

Career Timeline

**Dec’18 Till Date**

**Jan’18 – Aug’18**

## Dec’12 – Jan’18

**Feb’11- Dec’12**

**Nov’05- Feb’11**

**May’03- Nov’05**

Training and Certifications:

Certified Six Sigma Green Belt (Motorola University – TQMI) Imparting Impact fully Certification (A Facilitation & Presentation Skills Training) Insurance Concepts and Products & riders at MNYL (Max New York Life Insurance Ltd.)

Certificate in Financial Advice (CeFA) IFS – School of Finance UK in 2003

Certified for Achieving service excellence

Certified as Level 3 non-medical Underwriter (Acceptance Limit of 10 Lac with all rights to decline, Add Info, counter Offer & Postpone cases) Completed Front Line Leadership program for 2 days

## From Dec’18 - Sep'19– Senior Vice President - Operations Home Loan

Responsible for Home Loan P&L for National and International Clients Managing Banking/NBFC Partnership for smooth business movement

## Collection

Responsible for Developer Collections across India

Month of Month Target achievement from Debtor of the month

**DRM (Developer Relationship Management)** Responsible for timely Brokerages Invoice Generation Looking after Cancellations and Revisions of Invoices Ensuring Minimum Invoice Cancellation

**Key Account Management**

Managing Key Accounts from Invoicing and Collections Prospective Making Sure Close connect with Senior Leadership of Key Accounts Month on Month Payment Flow from Key Accounts

## Jan’18 to Aug 2018 with Cars24

**Senior General Manager – Operations & Process Excellence Head Highlights:**

Responsible for PAN India Operations Consist of 56 Centers and 7 Warehouse which includes Post Sales, Documentation and Logistics Management Responsible for Process Excellence Projects from Idea to Execution stage for Operations, Retail and Sales

Working with Co-Founders to bring in efficiency in Processes and Increase Productivity

Automation of Manual Processes by briefing Technology on what is required and how we can do automation

Supported product development, UAT and launch as per timelines; no adverse output and adherence to timelines

## Dec’12 to Jan 2018

## Growth Path:

Dec’12- Oct’15 as Senior Manager Operation

Nov’15- Oct’16 as Associate Director

Nov’16- Jan’18 as Director & Head- Revenue Cycle Management

## Key Result Areas:

Heading the order to cash management of entire group business which includes Revenue Management, Invoicing Management and Collection Management for Proptiger, Housing and Makaan

Developing new process & mapping and analyzing the process to conquer process roadblocks for all line of businesses

Guaranteeing SOPs for all internal processes are in place and are being adhered Maintaining the team MIS and ensuring to share all reports with management to make them aware on the performance

Identifying, facilitating and implementing process enhancement ideas to improve efficiency

Leading quality and productivity initiatives such as six sigma, motivating, counseling, developing and coaching RCM/operations team

Controlling adherence to compliance practices, SLAs and TATs among the sales team to derive result with better revenue generation

Guaranteeing security and data protection within RCM/operations and expanding RCM/operations to add value to the sales team & relationship building with the sales team

Coordinating with various departments & proactively identify problems and presenting solutions

Creating action plans to ensure risk mitigation and NIL audit observations while performing audits for risk management

Administering in-house system development change requests & UAT for RCM/operations, customer service, finance, legal & HR functions

Supervising manpower and budget management for RCM and ensuring the cost effectiveness for better outcome

Guiding the NRI Business to increase revenue from this segment

Directing with the different parts of the organization to ensure end-to-end support to NRI relationship managers for business segment

# Previous Experience

Personal Details

**Date of Birth:** 24th Aug 1983 **Languages Known:** Hindi, English, Punjabi

Owing and maintaining the P&L of NRI Business

Synchronizing with in- house marketing team to ensure the availability of enough leads of decent quality and ensuring the decent number of leads from the new channels internationally

Building partner network across Middle East, South East Asia, USA, UK and other NRI focused countries to enhance revenue from this segment

Lesioning with developer relations team to ensure that the NRI-facing properties are on-board

Assisting in designing end-to-end sales, pre-sales, post-sales processes Observing the performance marking, brand promotion, business development, partner engagement and cost management

Driving the initiatives to enhance reach of PropTiger to generate more revenue from NRI Segment

Evolving customer friendly policies and procedures aligned to company’s

objective to generate revenue

Checking customer service delivery metrics such as AHT, ASA, AQS, FCR, CSAT, Abandon rate, NPS

Confirming queries and complaints are resolved within SLAs and escalations are taken up promptly for resolution

Acting as a 3rd party vendor management for IVR system

## Feb’11- Dec’12 Gurgaon as

**Manager – Operations (Strategic Initiatives ) Highlights:**

Conducted timely closure of production defects: 80% PR’s closed within SLA’s Captured the complete requirements in CR’s and shared as per timelines: no adverse output post UAT

Supported product development, UAT and launch as per timelines; no adverse output and adherence to timelines

Developed, designed and launched “Reflection – Operations Online Newsletter”

(The First Online Newsletter of DLF Pramerica) Managed and completed 6 product release UAT

## Nov’05- Feb’11 - Deputy Manager

**Operations – Field Operations**

 **Growth Path:**

Nov’05- Mar’07 as Non - Med Underwriter Apr’07- Mar’08 as Assistant Manager Apr’08- Jul’09 as Deputy Manager

Jul’09- Feb’11 as Deputy Manager Operations

## Highlights:

Supervised the production for 19 Branch Offices of West Zone and Leading a team of 7 Underwriters (Non-Med) and 30 vendor staff (Data Entry, First Pass QC & Last Pass QC)

Ensured the TAT (Turnaround time) of overall WIP (Work in Progress) is less than 1 day and the productivity targets of line and individual are met with accuracy of 98%

Confirmed the wrong discrepancy % is less than 5 % and discrepancy process is running as per guidelines

Managed the production for entire south zone (agency- 119 branch offices) and leading a team of 13 underwriters (Non-Med)

Organized day-to-day operations of emerging markets Gujarat for 32 branch offices & 4 area offices

Managed the field ops team consisting of 4 assistant managers- ops (DRs), 32 executive branch operations & 2 renewal executives for rural channel & their career aspirations

Achieved the 100% compliance to risk & IRDA guidelines Maintained attrition levels under 20%


## May’03- Nov’05 as Compliance Executive–

**UK Process**