**Nishit Joshi**

|  |
| --- |
| Mobile: **9687826460** |
| Email: **nishit512@gmail.com** |
|  |

**Senior Operations Manager**

**CAREER FOCUS: Mortgage Domain|** **Business Process Expert | Automation**

**EXPERTISE: Performing Services | RPA| Process Re-engineering & Process Improvement |Client Relationship Management**

* A highly innovative, result oriented & seasoned **Senior Operations Manager** with over **16 years** of hands-on experience **in NA Mortgages** managing more than 200+ FTE and over 300 process with 3 manager & 17 team leads
* Capable to manage a large shop at multiple location
* Proven track record in **Process Automation through RPA, PI and digitization in** Mortgages
* Proven capability in **Project Management** managing larger operations team to bring **Process Efficiency**
* Proven capability of handling multiple projects at a time and applying through & through **Process Improvement**
* In depth experience in **Process Analysis and Re-engineering**
* Expert in day-to-day operations management, SLA management, Client relationship management
* Hands on Experience on **Agile and Scrum Methodology**
* A **Lean Six Sigma Green Belt** Professional and Blackbelt trained
* Have been with TCS since **Oct 2012 till date**

**FUNCTIONAL EXPERTISE**

|  |  |  |
| --- | --- | --- |
| * RPA | * Business Analysis | * Data Collection & Analysis |
| * Process Modelling | * Agile Execution | * Stakeholder Management |
| * SOP creation review | * Process Improvement | * Due Diligence |
| * Gap Analysis | * Process Reengineering | * Reports and Dashboard |
| * Audit and compliance | * People and issue management | * Domain expertise |

**STRENGTHS**

|  |  |  |
| --- | --- | --- |
| * Documentation | * Attention to Detail | * Strong Analytical Skill |
| * Highly Adaptive | * Innovation | * Multitasking |
| * Quick Learner | * Leader and Team Player | * Integrity |
| * Customer Focus | * Excellent People Skills | * Coordination & Communication |

**PROFESSIONAL EXPERIENCE**

**Senior Operations Management**

**TATA Consultancy Services Client: Nationstar Mortgage, USA June-2018 to Present**

**Responsibilities:**

* Leading a team of 3 Manger, 17 team leads and over 200 associates responsible for mortgage loan payment application, Liquidation, Payoff, Disbursement, Reconciliation, Research/Email management and reconciliation as per Service Provider and Investor guidelines for United States customers.
* Responsible for overall performance of the teams to ensure timely and accurate application of funds and reconciliation activity for multiple sub activities with unique set of SLAs.
* Leadership responsibilities include Strategic Planning & Management, SLA/KPI Management, Operations Management, Process Management, Client relationship, participating in business and client leadership meetings, developing, and managing functional talent, risk management of review procedures, building strategies to improve overall project efficiency by using six sigma tools and managing resource needs and budgets/margins.

**Skill / Experience / Achievement Summary**

* During my tenure I have successfully completed 2 due diligence and knowledge transfer projects
* 2 Successful transition of 20 associates for US Mortgage – Onshore to Offshore
* Worked and assisted on Serval RFP’s pertaining to Performing Services
* Worked on various RPA, digital and Automation initiates for process efficiency and add value for end customers.
* Overall, 9 RPA projects delivered consisting of OCR, RPA’s, and combination of both across all steams of Mortgages (Bankruptcy Foreclosure, Account Services Payment Process, Payoff, Escrow and others)
* Changes and automation of Workflow management rendered into cost effective, accurate tracking and faster turnaround benefits
* Through VSM multiple NVA activities were abolished through small enhancements & kaizen projects
* Keys inputs and suggestions were shared with Digital Platform team - Interactive Chat bots & Loan boarding applications.
* Have created elaborate and extensive BRD’s for multiple automation project
* Recently had 2 Blogs published for “Contextual Masters”
* Green belt – 6 Sigma Certified
* Pursuing Black Belt certification – Project already closed along with Assessment, awaiting VIVA test
* BA training completed – Well versed with techniques such as Waterfall, Sprint, Agile and Scrum. Recently moved my entire span on Agile Way of working and had 2 projects published and closed
* Agile E1 – Certified, Mortgage Domain E2 Certified, PIBS certified
* PSM I & PSPO I certified
* IQMS Certified Auditor
* Awarded Best Operation Manager: BFSI vertical
* Multiple leadership, Domain, Behavioural & technical competencies achieved over past years of experience
* Have been conducting interview for associate and leadership cadre for past 12 years – over 600+ resources onboarded

**Delivery Manager TATA Consultancy Services Client: Nationstar Mortgage, USA Year : July 2015 to Mar’2017**

**Role Description: Delivery manager**

* Monitor various queues for inflow pertaining to Payments application, reversals, Payoff & Disbursement (manage 7 teams with 102 associates)
* Ensure all the requests are completed as per pre-defined standard operating procedures, to ensure the request acted upon as per Payment hierarchy, to ensure funds are applied correctly to the right borrower and to the designated bucket and lastly to ensure the reconciliation is accurate and there are no accounts out of balance
* To manage above mentioned activity, it required effective and efficient workflow management, continuous monitoring and various in-house automatic solutions to ensure all gaps are bridged
* All activities performed by the team are directly impacting the end customer as well the downstream process of Investor reporting which makes it very critical for us to ensure flawless transaction processing
* Proactively finding gaps and areas that are exposed to either financial risk, compliance risk or can lead to customer escalation. And continuous efforts to find ways to bridge them and bring to notice of relevant stakeholders
* Due to stringent SLA and multiple queues constant communication with Onshore stakeholder to ensure process is within control and performing at its best capabilities to ensure SLAs are met.

Effective change management also is an integral part of responsibilities: To understand them

**Assistant Manager**

**TATA Consultancy Services Client: Nationstar Mortgage, USA Oct-2012 to July-2015**

Roles and responsibilities

1. Client & SLA Management
2. People management
3. Audit and compliance
4. Opportunities for Automation and Revenue generation
5. Multi tasking

**Associate/QA/Team lead**

**TCS E-SERVE Limited Client: Citibank, USA June 2005 to Oct-2010**

Started from a junior position and gradually moved to team leads position

Roles and responsibilities

1. Client & SLA Management
2. People management
3. Audit and compliance
4. Multi tasking

**CERTIFICATION & Education**

**Education Summary**

|  |  |  |
| --- | --- | --- |
| Degree and Date | Institute | Major and Specialization |
| PGDBA (2010) | NMIMS University, Mumbai | Finance |
| Bachelor in Commerce (2004) | H.L.I.C College, Ahmedabad | Commerce |

**Additional Certification Summary**

|  |  |  |
| --- | --- | --- |
| Degree and Date | Institute | Major and Specialization |
| * Green Belt : Lean 6 Sigma Certified * Black belt : Trained * Mortgage E2 Certified * PIBS™ : Partnership in Business Success * PSM I Certified * PSPO I certified | * TCS – Learning and development * Scrum.Org | * Reduce turn time through process reengineering * Buffer reduction, Manpower cost optimization * Performing Servicing * Agile |

**Employment Summary**

|  |  |  |
| --- | --- | --- |
| Dates | Organization | Role |
| June 2005 – Oct’2010 | Tata Consultancy Services, Ltd. (formerly known as Eserve limited) | Joined as Process Associate and promoted as Team lead within the same process |
| Nov 2010 – Aug 2011 | Intrasoft Technologies | Joined as Executive assistance to the director |
| Sept 2011 – Sept 2012 | HDFC Bank | Joined as a Quality Manager for Gujarat region |

**Passport Details**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name on passport | Relationship | Passport Number | Date of Issue | Expiry Date | Place of Issue |
| Nishit Ravibhai Joshi | Self | ####### | 12-May-2020 | 11-May-2030 | Ahmedabad |

\*B1/B2 Visa Valid till 2025

\*UK ICT Visa valid till Dec 2023