

SIJU NAIR

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CAREER SUMMARY:

- ▲ Dynamic professional with over 16 years of experience in Project Management, Business Process Re-engineering, Customer Excellence, Operations.
- ▲ Deft in analysing information system needs, evaluating end-user requirements, designing custom solutions. Adept in managing SDLC Projects. Managed multiple projects in Agile and waterfall project management.
- ▲ An effective communicator with excellent relationship building & interpersonal skills

FUNCTIONAL EXPERTISE:

- ▲ **Project Management:** Project planning, scoping, estimation, tracking | SDLC Management | Business Process Re-engineering | RPA Automation | SAS Analytics & Automation | Stakeholder Management.
- ▲ **Customer Experience Life Cycle:** Maximization of Customer Satisfaction (CSAT) | Defining, designing and enhancing Customer Experience | Process Improvements and enhancement | CRM.
- ▲ **Operations:** Insurance | Retail Loan Operations Management | SLA Management | People Management | Process Re-engineering & Migration | Vendor Management | Documentation | IT Initiatives |
- ▲ **Verticals:**
 - BANK** – Retail Assets | Retail Liabilities | Process Management | Quality Assurance |
 - NBFC** - Retail Loan Operations Management | Project Management | SOP Management | Learning Management.
 - INSURANCE** – Customer Experience | Back Office Management | Project Management.

PROFESSIONAL EXPERIENCE

ADITYA BIRLA FINANCE LTD.

(Sep 2021-Till date)

Vertical Head – Operations & Service Excellence

- Lead & Manage Operations & Service Excellence team.
- To facilitate & own the rollout of process excellence initiative with focus on Process reengineering / Process transformation by developing **process modeling (to-be state)** and measurement system.
- Review of Standard Operating Procedures (SOPs) and ongoing monitoring of Processes, Systems & Controls to ensure **Continuous Improvement**.
- Work closely with Units to build Tracking Systems, **Scorecards**, MIS & Ops Controls for Service, Quality, Efficiency, **Productivity**, **Cost**, Customer Service & other metrics.
- Review all Audit/Risk/Compliance observations related to Operations & Customer Service processes. Implement process changes basis these observations.
- Manage stakeholder relationships and propagate the use of Performance Excellence Tools, Techniques, Methodologies, **Frameworks & Practices**.
- Reviews **KPIs** on process execution & system usage, any relevant insights and analytics derived from the process.
- Responsible to ensure that the **functional** and process documentation necessary for Project Team, Change Management team and Quality team are in place and updated.
- Responsible to collect and review change initiatives meant to simplify and automate processes. Define priority and **scalability** of such initiatives and manage roadmap for implementation.

IDFC FIRST BANK LTD.

(Apr 2018-Till date)

VP Center of Excellence - Operations

- Lead & Manage cross-functional process improvement strategic projects & automation projects.
- Lead & Manage COE team of PMs, **RPA & SAS** developers.
- Review **Agile & Scrum** meetings (Sprint Planning, Daily Standups, Sprint Check-In, Sprint Review & Retrospective).
- Build stakeholder relationships and mentor team as they progress through their pilots and implementation of **RPA & SAS solutions**.
- Liaison between operations SME and IT team for implementing or deploying system changes through **SDLC lifecycle**.
- Manage and oversee departmental activities including appropriate resourcing of staff (RPA & SAS developers).
- Build and sustain relationships with process owners and management to understand their issues, get buy in for improvement opportunities and execute recommendations.
- **SAS**: Provide analytical support for ongoing improvement efforts - structuring analysis, developing an approach, acquiring the data, performing the analysis, presenting the results and insights.
- Drive & manage a knowledge platform for creating & managing content used by Operations.
- Creating LMS & Training Module for Operations. Promote knowledge sharing through LMS.

Projects Executed:

- **RPA (Robotics)-Projects**: Loan Repayment - Presentation, Loan Cancellation, Loan Foreclosure, Loan Settlement, Additional Disbursal, Trade Advance & Inventory Funding, Moratorium, Interest Waiver, ATM & POS dispute handling, Manual EMI receipt and bounce charges updation, Rollover Booking in FinnOne, Proactive Refund.
- **Customer Experience (CX) Journeys** – SR Reduction: Lead & Executed following CX Journeys
 - Foreclosure Journey.
 - Multiple Presentation Journey
- **CHATBOT**:
 - **WhatsApp** transactional Chatbot for Consumer Durable & Two-wheeler Dealers.
 - FAQ **ChatBot** for Rural Banking & Retail liabilities Department.
 - Enquiry **ChatBot** for sales officer and Relationship Managers.
- **SAS Analytics & Automation**: Automation of 120+ manual MIS' & Leadership dashboards through SAS Tool. **Moratorium** database in SAS, Inventory Management for RMU, Cashback automation, Mandate Registration **DataMart**, **Data Lake** Creation for Retail Ops across applications.
- **FTS (File tracking System) post disbursal stage- System Architecture**: Change Manual Tracking and acknowledgement for movement of file in central location to system-based movement and acknowledgement on IBM BPM platform.
- **Learning Portal for Off-role Employees**: LMS portal developed for off-role employees (Web & Mobile App). LMS Portal catering to 700+ Off role employees.

AXIS BANK LTD.

(May'16 till April'18)

Senior Manager - Axis Digital Circle

- Work on Process Improvement projects across various units in Axis Digital Circle.
- Collaborate with vertical heads in Digital Business. Provide analysis on the trends to vertical heads of Digital Business on key metrics.
- Identification of process gaps, areas for improvements, process re-engineering opportunities in the processes.
- Ensuring process documentation to comply with regulatory & statutory requirements. Maintain & Update repository of all process documents.
- Ensuring Compliance & Risk approvals on new process documents & products.

Major Contributions:

- Review of "As Is" Business Process (all products) across locations.
- Mapping of Performance Matrices, Risks & Controls.
- Identified Process Gaps and executed process improvements across locations.
- Standardization and Creation of Standard Operating Procedure for all processes.
- Implemented the Quality scorecard across locations.

STAR UNION DAI-ICHI LIFE INSURANCE CO. LTD.

(July'15 till May'16)

Manager – Customer Care Projects

Job Profile:

- End to end project management for Customer Service Team. Documenting the functional or business requirements and also define its scope and objectives.
- Organizing review meetings with various stakeholders and planning business analysis activities.
- Revamp of Customer communications, tracking and reconciliation of communications sent to policyholders.
- Defining & acting on a clear roadmap to achieve excellence in customer service.

KOTAK LIFE INSURANCE CO. LTD.

(May'11 till July'15)

Manager – Customer Care Projects

- Managing the Customer care project Team.
- Responsible for delivering projects against agreed scope, budget and schedule; Monitoring project risks and scope creep to identify potential problems and proactively identifying solutions to address them in advance. Manage project reporting, reviews and steering committee meetings.
- Process design & re-engineering. Collaborate with the IT Team for any changes required in current process or systems.
- Create BRD and conduct the User acceptance test (UAT). Deployment in Production environment.
- Collaborate with marketing team for promotional (EDM) & Digital campaigns through digital modes.

Projects Executed:

- Interactive Voice Response System (**IVRS**).
- **CRM Management, CTI** Integration with CRM, Call Tree Design.
- Mobile App for Policyholders & Customer Portal Revamp - Responsive Website (RWD).
- Digital Payments (Website, IVRS, Mobile App & NEFT).
- Digitization of Customer Communications (Premium Reminders, Policy Servicing)
- Net Promoter Score (**NPS**) implementation for Customer Service.
- Customer Communication & Customer Experience Lifecycle.
- Knowledge Portal for Contact Center (**L&D**).
- **HNI** Segmentation (IVRS, Customer Portal & LifeAsia).

HDFC LIFE INSURANCE CO. LTD.

(August'06 to April'11)

Operations Officer – Service Quality Assurance Team

Job Profile:

- End to end project management for Customer Service Team.
 - Data Analytics (Contact Center) – Complaints Analysis, Customer Interaction Analysis, Client Contactability Analysis, Preparing Dashboard, VOC analysis, Publishing MIS. Use Critical to Customer (CTQ) data to identify improvement areas.
 - Promotional Activities for customers and drafting service communications.
 - Create the BRS collaborate with the IT team for development, perform UAT
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WNS GLOBAL SERVICES PVT LTD.
Customer Service Associate

(Dec '04 to Aug '06)

Job Profile:

- Replying to different queries of British Airways passengers & addressing their grievances.
- Co-ordination with support functions for smooth functioning of processes.
- Responsible for briefing team members on the latest process updates.

ACADEMIC QUALIFICATIONS:

- MBA (Finance) from Mumbai University - 2010
- B.Sc. (Math) from Mumbai University - 2003

Professional Certifications:

- Lean Six Sigma Black Belt Certification from QAI
- Attained 35 hrs. of Project management education as preparation for PMP exam