PIYUSH KADU

Male | 37 | piyushkadu@gmail.com | +91-7506363612, +91-7021788156 | Thane(w), Mumbai

- ♣ **Senior Level Executive, Technology SME & Fin-Tech Enthusiast with over 12 years of techno-functional experience**
- ♣ **Functional exposure: Financial Services (3 yrs), Real Estate (4.7 yrs), E-Commerce (1.5 yrs) & Software Development (3 yrs)**
- ♣ **MBA (PGDM - Fin + Mark, IIM Lucknow) & Computer Science Engineer (BITS, Pilani)**

PROFESSIONAL PROFILE

- **Currently, Head – Customer Advocacy & Change Management, with Aditya Birla Finance Ltd (ABFL)**
- Leading Tech & Digitization projects for ABFL, pan India including 3 Hubs & 119 Branches, with a team of 10 Strong Project Managers / SMEs and 12 Engineers focusing on Operations Excellence, Customer experience management & Analytics
- Capabilities built & rolled out include **Digitized Repayments & Collections, Digital Customer Service (Voice & Email Bots), Robotic Process Automations (RPAs), E-Contracts, Digital KYC, Recon Automation, & Audit Automations**
- **Winner of 14th Annual Confederation of Indian Industry (CII) National Competition on Six Sigma 2020** making ABFL Industry Leader to implement E-Contracts & Video KYC for E2E Digital onboarding
- **Formerly, a part of Lodha Group's Elite "Key Associate Group" (top 2% employees), as GM-Customer Care**
- Driven Implementation of Key Organizational Initiatives E2E including SFDC **CRM Revamp**, SAP ERP Organizational Upgrade + Migration, Document Management System **(DMS)** Rollout, Customer **Self-serve portal** upgrade
- Previously worked as **Program Manager** for **Lenskart,** online E-Commerce startup then, managing entire **Order fulfilment & outbound Logistics** for Eyewear (Eyeglass, Sunglass, Contact Lenses) vertical **-** worth 50 Cr revenue
- Started professional career as a **Technology Lead, SCRUM Master** & Senior Software Engineer for United Online Pvt Ld, Hyderabad, for a social networking product www.classmates.com

ORGANIZATIONAL EXPERIENCE | 12 YRS, 5 MONTHS

Head – Customer Advocacy & Change Management, Ops & CS | Aditya Birla Finance Ltd, Mumbai	*Feb 2021 – Till Date*

- Drive **STP, FTR** for Customer Experience enhancement & **Self-Service** initiatives for Internal Productivity
- Manage Tech interventions for Customer Service including Channels, CRM, Telephony & Portal | Team of 10 PMs

Head – Change Management, Operations | ABFL, Mumbai	*Apr 2019 – Jan 2021*

- Build a **techno-functional landscape** with capabilities to augment LMS/LOS & integrate with external apps
- Lead & drive a team of 7 PMs, Senior PMs, Process & Tech SMEs to deliver capabilities & achieve business objectives

Senior Manager - Change Management, Operations | ABFL, Mumbai	*Oct 2018 – Mar 2019*

- Drive & Deliver ongoing Projects & Guide the team in effectively achieving business objectives as a senior team member

Key Result Areas

i. Drive Operational Scalability & Efficiency with relevant **Tech & Digital Interventions & Process Streamlining**
ii. Define & **Improve Automations & STP levels in On-boarding, Service Operations, Audits & Recon**
iii. Manage & **reduce Cost per transaction** using technology, reducing manual processes

Responsibilities & Deliverables

Scalability & Cost Saves	▪ Build new Payment & Repayment capabilities through **scalable digital microservices platform** - Ready for seamless integration with ever growing & new payment/repayment options ▪ Enable Digital Repayments & collections with **Bharat BillPay, Digital NACH, Cash Management & PG** ▪ Improve productivity with STP using **Self Service on WhatsApp/Chatbot, IVR BOT, Email Bot** ▪ Automation of **recon & comprehensive supervisory controls** for risk control. Reduce audit spend.
Customer & Distributor Advocacy	▪ **Build 24X7 Digital Servicing capability Audio Visual BOTs, Portal Forms,** WhatsApp & Chatbot ▪ **Increase FTR %**. Improve customer request fulfillment journeys through CRM linked workflows ▪ **Digitization of customer journeys** with new tech capabilities (E-Contract, Video KYC, **Digital CIBIL Decisioning, Payment & Closure Process automations**) & process streamlining. Promote Self-Serve. ▪ Platform to increase & manage **VOCs capture &** increase penetration of **NPS | Virtual Branch Kiosks** ▪ Enhance Distributor Exp with E2E DSA onboarding, Service, Invoicing & **Centralized Payout automation**

ERP & Process Improvements & Monitoring	- Lead **ERP Migration** (of Loan origination & management systems) to consolidate 5 LMSs to 1 - Build a robust **data analytics & dashboarding** platform capturing key business & operations health check parameters. Data driven process monitoring with **descriptive & preventive analytics capabilities**. - Increase automation for Inbound Calls with **IVR Bot** & Emails through **Email Bot** with STP - Improve collection efficiency by Introducing **BBPS PayLinks** to replace PG for non-EMI collections

Key Achievements

- ✓ **62%** of Customer Services on **Digital Channels | 22% STP** Improvement **| 1.8X** Increase in **Portal Usage**
- ✓ **96% Digital Collections | 95% Digital NACH | PayLinks** Features for Collections with **Real time payment posting** to LMS
- ✓ Contactless Onboarding Enablers **– E-Contract (@97% in PL, 1000+ Cr, 20K+ loans in BL & STUL) | Video KYC (@42% in PL)**
- ✓ **62 Bots (RPAs), 42 Process Audit Automations (CAAT), ML based Bank Recon Tool, 4 Key OCR** use cases
- ✓ Mentored & Represented **2 Winner Projects** (CAAT, RPAs) at the **44th International Convention for Quality Control Circles '19, at Tokyo Japan**, **receiving Gold Awards** after winning at State & National Level

**General Manager, Program Manager – CRM IT	Lodha Group, Mumbai**	*Apr 2017 – Oct 2018*

- **Manage CRM IT Function**, **Own & Lead Overall Tech Enhancement Program** for entire Customer Care Department
- Identify latest & relevant tech trends for customer exp & process improvements

**Deputy General Manager – CRM IT	Lodha Group**	*Apr 2015 – Mar 2017*

- **Strategize & Lead Key Business & Customer advocacy** enablers as a Senior Project Manager
- Planning & Budgeting for Technology spends for Customer Care Function

**Associate General Manager – CRM IT	Lodha Group**	*Dec 2013 – Mar 2015*

- Define & Implement Technology roadmap, as a mainstream CRM – IT function as a Project Manager
- **Project Manage technology projects E2E**, from requirement gathering to design, dev, UAT, Training, change management

Key Result Areas

i. Lead & Manage CRM IT (Technology strategy) function for **Customer Experience Enhancement & Process improvements**
ii. Streamline Service operations for **30K+ customers, 70K monthly Customer Interactions, 7.5K+ payment transactions**
iii. **Drive Self-serve** initiatives across **Email, Call (IVR) & Portal to enhance productivity & efficiency of the Contact center**

Key Projects Delivered

Document Management System (Enable Customer's E-file online)	- Auto **Archival & Digitization** of **>75%** of Docs sent to customers → reduced cost of photocopy & scan - Reduction of **>55K Customer Interactions** handled related to Docs, reduced manpower Cost - Integrated access using CRM(Salesforce) for **>2K documents per day**, system generated & triggered - Manage E2E implementation, **work with internal IT team, Vendors, Procurement & End Users** - Planned & executed deployment & change management including training & support for 150 agents
Customer Self-Service Portal Enhancement	- Drive Customer Delight & Self-serve with efficient UI & enhanced new features on customer portal - Activated **Google Analytics** for effective tracking & reporting of visits, site usage – self initiated - Increased **adoption to >81%** from under 69% earlier & views per session to 13 per user from under 3 - Manage E2E activities - Vendor identification, technical & commercial evaluation, BRD, UI design, UAT, collaborate with multiple stake holders like Digital Marketing, Loyalty & Accounts teams
Salesforce Revamp with Customer 360 View for RM	- Spearhead **CRM Due Diligence with Salesforce team** to identify improvements to enable more FTRs, reduce time per call & RM dashboard with daily task list & reminders - Led concept designing for **customer 360 view** & requirement gathering to reduce query resolution time & enhance customer experience through workshops with internal team & vendor consultation - Integrate satellite systems into CRM interface to reduce navigation time & **improve RM efficiency**
Others Key Initiatives	**Virtual Accounts**: Driven implementation from research to a working model via discussions with various banks & accounts/finance department to minimize manual **reconciliation of payments** **Email to Case**: Enable interaction tagging from within Gmail, driving compliance for email interactions

**Program Manager – Eyewear	Lenskart, New Delhi**	*Apr 2012 – Nov 2013*

Key Result Areas

i. Manage Outbound & Reverse Logistics of **Eyewear vertical** of the E-Commerce emergent with yearly revenue of `50 Cr
ii. **Improve TAT** of Eyewear processing & order fulfillment with relevant tech & process improvements
iii. E2E **supply chain management** for Eyeglasses verticals from procurement to dispatch

	Responsibilities & Deliverables
Eyeglass Delivery (Outbound Logistics, Jul 2012-Nov 2013)	▪ Lead **Eyewear (Eyeglass, Sunglass, Contact Lenses)** vertical, generating **30% of total revenue** then ▪ Managed a team of **26 members**- technicians making spectacles, prescription lens experts ▪ Streamlined the flow of eyeglasses from the inventory to fitting to dispatch to reduce the lead time ▪ Started data tracking & reporting **real time numbers** to improve process visibility & monitoring
Reducing Returns (Reverse Logistics Team, April-June 2012')	▪ Managed a team of **15 members** – to improve delivery & minimize returns with better coordination ▪ Improved the flow & processes to reduce the TAT of stocking the returned items with tech upgrades ▪ Analyzed **data patterns** in returns by product **category, geography, courier partner and reason** ▪ Reassigned consignments to different courier partners for different cities as driven by data analytics

Tech Lead, Senior Software Engineer – Classmates.com | United Online Pvt. Ltd, Hyderabad   *Jan 2009 - Jun 2010*

- Promoted as SCRUM Master to manage whole classmates.com account including on site resources
- Instrumental in managing projects for the **social networking** product **classmates.com** having **$234 M in revenue** in 2009

Software Engineer – Classmates.com   *Jul 2007 – Dec 2008*

- Software Solution development using **Java & J2SE coding standards & OOP concepts**
- Solution design including BD design, FSD writing & project management

MAJOR PROJECTS

Dynamic Page Publishing Module	▪ **Improved/developed features** to publish pages aiding business team build & test web pages dynamically ▪ Managed & collaborated with offshore **Client Business Team** for every 15 days development cycle ▪ Trained new members on business flow, concerned technologies, processes and their business impact
Advertising and Promotions Module	▪ Lead 4 members team, handling marketing & advertising features for former school/college classmates ▪ **IMPACT:** Advertising module contributed approx. **$41 million (17%)** to the overall revenues ▪ Development of innovative features to increase effectiveness of **third-party ad campaigns** ▪ Developed applications to **publish promotions** based on usage patterns and existing user content
Other Projects	▪ Implemented features to show users' profile timeline including major milestones that the user adds ▪ Developed filters to screen user messages to comply with policy, **saving potential revenue loss** ▪ Learnt & adopted to new technologies like **Scrum, J2EE technologies, MVC & Spring framework**

HIGHLIGHTS

▪ Consistently secured **"Exceeds Expectations" performance** rating, given to **top 5 %** employees in the Organization
▪ First of the campus recruits to get **promoted** to Senior Software Engineer within two years of joining

KEY INITIATIVES

▪ **Improvised** an online advertising feature to target ads based on user search, earning approx. **$44000/month**
▪ Independently developed a tool to create dummy users to help Quality Assurance team **save 20% of testing time**

ENTREPRENURIAL EXPOSURE

Website Management | Delhi Food Adventure   *Apr 2011 – Apr 2012*

▪ **Re-Designed** the website for the venture to improve its web presence, SEO to improve page rank, using **Google Adwords**
▪ Improved search result listing to appear in **the top 10 searches** on Google for relevant keywords
▪ Managed **Social Media (**Facebook) and other online promotions to increase the awareness to target customers
▪ In Oct 2013, **Ranked #1** tour in Delhi on **tripadvisor.com -** site for travel related advice online
▪ Initiated **online payments** for Delhi Food Walks with PayPal reducing no-shows with **increased revenues** upfront

ACADEMICS

2010-12	PGDM (Marketing & Finance), Indian Institute of Management, Lucknow
2002-07	B.E.(Hons.) Computer Science & M.SC. (Hons.) Physics, BITS, Pilani
2000-02	HSC (XII), Maharashtra State Board, **State Rank 7th**
1999-00	SSC (X), Maharashtra State Board, **State Rank 20th**

EXTRA CURRICULARS INTERESTS

Passionate about Singing & Music Was Lead Vocalist, 3.4 Band, IIM Lucknow & Secretary Music Club, BITS Pilani	▪ Awarded as Vocalist at several professional contests at pan India level - Inter College Band Competition & National Inter college singing competitions ▪ Winner, Inter-college band competition involving colleges across India (2011) ▪ Led a 32-member team to win National Inter College Music Band Competition, annual national cultural festival of BITS