

<b>Job Description - SM - CCO and CDU</b>	
<b>Position</b>	<b>Senior Manager - Credit Card Operations &amp; Centralised Dispatch Unit</b>
<b>Position Purpose</b>	<ul style="list-style-type: none"> <li>• Managing Day to Day Operations for – Credit Cards - Including Pre-issuance – Client On boarding and Post Issuance – Life Cycle Management</li> <li>• Overseeing CDU Issuance &amp; RTO process – Welcome Kits, PCB, DC</li> <li>• Reconciliation of Inward vis-à-vis Processing, decisioned</li> <li>• Reconciliation of Processing vis-à-vis delivery, RTO</li> <li>• Complaints &amp; Dispute Management for CCO and CDU</li> <li>• Operations Support extended for White Mail Management, Client interaction, Vendor Partner coordination, engagement with bank/subsidiary on ongoing basis.</li> </ul>
<b>Role &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Handling Day to day BAU Operations as per guidelines including Pre-Issuance - Application Processing, Reconciliations, Data Mining, MIS, Email Management, Vendor and Client Management, Post Issuance Processes</li> <li>• Handling Issuance &amp; dispatch related activities under centralised dispatch unit ranging from Welcome Kits Issuance – Channel Source wise, RTO management for Welcome kits, Debit Cards and PCB, coordination with logistic vendor, Secured stationary and embossing vendor partners, Internal bank teams, Invoicing etc.</li> <li>• Ensuring Processing as per specified TAT, within agreed Quality parameters, with minimal inventory at cutover</li> <li>• Team Handling, Creation of backup leads, Work Force Management, Supporting Operations 24/6 model across all shifts</li> <li>• Responsible for supporting service and business units to ensure achievement of common goal.</li> <li>• Robust MIS and reporting mechanism - Internal as well as Customer based on the frequency defined.</li> <li>• Identifying and resolving operational issues related to customers, vendors partners (external as well as internal) and ensuring resolution.</li> <li>• Keeping tab on benchmarks / budgets and work towards cost reduction – Industry benchmarking reviews as per specified process.</li> <li>• Preparing the provisional billing details to be forwarded for payment processing.</li> <li>• Adherence of Bank's / Regulatory TAT with respect to resolution.</li> <li>• Conducting RCA on complaints to avoid repeated complaints of same nature.</li> <li>• Exploring opportunities using automation, AI, Robotics to reduce manual intervention, optimize cost / resources with higher efficiency.</li> <li>• Complete Responsibility for day to day management, responsible for internal &amp; external co-ordination for the process assigned.</li> <li>• Participate &amp; contribute towards process improvements, TAT reduction, and cost savings within the area of operations.</li> <li>• Vendor reviews and adherence to RBI outsourcing policy for vendors.</li> <li>• Periodic review of accounts and processes to ensure adherence to the agreed processes and eliminate the scope for financial exposure.</li> <li>• Ensure Zero write-off due to processing errors.</li> <li>• Responsible for Goal Setting – daily / monthly / yearly reviews, discussion as per policy</li> </ul>
<b>Job Specific skills</b>	<ul style="list-style-type: none"> <li>• Minimum 10 years of subject matter experience in managing Credit Card Operations – Pre and Post Issuance Management, Transactional and Invoice Reconciliation, Managing Central Logistic for Welcome Kit, PCB's and Debit Card.</li> <li>• Expertise on Handling Cards System Management – Vision Plus, Card</li> </ul>

	<p>Issuance platform scheme Visa / Master ( Advantage but not necessary )</p> <ul style="list-style-type: none"> <li>• Candidate should have expert knowledge of Credit Card Life Cycle, Operations of Logistic Units.</li> <li>• Strong analytical, interpersonal, and verbal and written communication skills.</li> <li>• Candidate should have a risk-based approach / mindset to solving problems.</li> <li>• Skilled at multi-tasking with the ability to prioritize key deliverables and work in a fluid, fast-paced environment.</li> <li>• A great attitude, an open mind, an eagerness to learn and a willingness to take initiative, no matter the task, is the top requirement.</li> <li>• Team player who can also function well independently.</li> <li>• Excellent written and oral communication skills.</li> <li>• The ability to learn new things quickly and implement them efficiently, within very tight timelines.</li> <li>• Advanced proficiency in Excel, Word, PowerPoint, and Outlook.</li> <li>• Able to handle ~150+ team members located centrally as well as dispersed across India with the objective of BCP and increasing customer satisfaction.</li> <li>• Proven work experience in Digital Banking/Payments products services and operations (preferably in Card based/ Logistic Company).</li> </ul>
<b>Educational Qualification</b>	<ul style="list-style-type: none"> <li>• Graduation is mandatory</li> <li>• Preferably B.Com/M.Com/ MBA</li> </ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 10 years of experience.</li> <li>• Leadership experience of 3-5 years is essential.</li> <li>• Managing large team, vendors and multiple customers.</li> </ul>
<b>CTC offered</b>	Compensation will not be a limiting factor for the right candidate and will be discussed on case to case basis
<b>Location of posting</b>	<p>Gandhinagar / Mumbai</p> <p>The candidate may be deputed to work with team(s) with the organization / any subsidiary of the parent organization if and as deemed necessary.</p>