**HEMANT KUMAR DUBEY**

**Current Address:** Flat No. C- 1st Floor Royal Tower-B, Siddharth Vihar Residency, Siddharth Vihar

Ghaziabad, U.P.-201009

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**Business Operation -Reconciliation Specialist.**

Dynamic industry professional with a proven track record of driving company objectives through meticulous and systematic approaches. Proficient in navigating high-pressure environments and adept at adapting to evolving circumstances and obstacles to elevate organizational reputation.

 Strategic lead with a demonstrated aptitude for leadership, adept strategic planning skills and a knack for resolving complex issues. Methodical and impeccably organized in optimizing coverage to mitigate risks effectively.



 **PROFILE**

* Proficiently leading as the Business Operation Team lead at Paytm Payments Bank since May 2023.
* Responsible for overseeing daily operational task, reconciliation of chargebacks and fraud chargebacks updating fraud negative registry and managing credit adjustments.
* Diligently report fraud and arbitration cases to NPCI in a timely manner.
* Providing audit data with internal and external teams.
* Facilitate seamless collaboration with both intra and internal teams to ensure efficient task completion.
* Technically proficient professional with over 14 years of working experience in ATM/Fintech/Banking industry working with esteemed organizations offering commendable experience in Risk of ATM/BNA/CRMs Machines, AEPS, Operations & Maintenance of machines.
* Comprehensive knowledge of ATM Risk, ATM Operations, ATM Audits, ATM Service delivery, Training of new staff and reconciliation of disputed transaction and ATM cash management.
* Internal Audits of routes, branches, Cash vault ,ATM and BNA machines in assigned Zone.
* Preparing P&L and sharing with all 5 branches of Delhi zones.
* Assisting Legal team to prepare incident report against losses and finally booking FIR against culprit one.
* Tracking and Monitoring High risk ATMs make their RCA & sharing their reports with higher management.
* Review meeting with assigned branches for closer of monthly ATM/BNA/CRM Risk & audit dashboard.
* **Core Competencies:**
* Reconciliation of ATM machines  Client relationship Management  Operations & Maintenance of ATM machines  Vendor Management  Report Generation  Team Management  Bank & ATM Site Management  Training & Development  Cross Functional Coordination



**PROFESSIONAL EXPERIENCE**

**PAYTM PAYMENTS BANK, NOIDA 1-May-2023 to till date**

**Business Operations Lead**

Overseeing and executing daily operations tasks like reconciliation, dispute management and process settlement. GL Substantiation level reconciliation and track of open queries and its timely closure.

Share process/Products Improvement/Automation ideas and Initiatives. Timely incident reporting captured in SAS tool, Priority Assigned to Nodal, RBI and NPCI Escalations. Ensure no penalty or financial loss due to operational task. Weekly, Monthly, Quarterly, Yearly Closure with NPCI, Retails and Business Team.

**CMS INFOSYSTEM LTD**. Delhi

**Assistant Manager Risk**  **1 Sep- 2017-29-Apr-2023.**

* Lead Delhi Zone Risk with more than 4500+ATM/BNA/CRMs in 5 branches and doing day-to-day reconciliation with the help of 16 team members.
* Removal of HRC more than 240 within a span of 16 months with the help of legal team.
* Reduced PAPM of Delhi Zone Risk by 64% & enhancement in recoveries by 25 % in a span of 16 Months.
* Validation of cash out machines on weekly basis with the help of EJ & CBR and report to HO.
* Preparing and validating weekly, monthly, quarterly and yearly basis MIS reports related to Risk, Audit and performance for key stakeholders.

**AGS TRANSACT TECHNOLOGIES LTD., Delhi 12 Jan 2015-30Aug- 2017**

 **Team Leader**

* Provided ATM resolution services to All Major/Minor PSU & PVT banks after sales and ensure good up time report. Leading a team of seven field Engineers to accomplish of task of day-to-day SLM/PM/RCA calls of ATM/BNAs/POS machines.

[**Prizm Payments Services.**](http://in.linkedin.com/company/prizm-payment-services-pvt-ltd?trk=ppro_cprof) **Delhi Oct 2013 – Jan 2015**

**Senior Customer Support Engineer**

* Provided ATM resolution services to All Major/Minor PSU & PVT banks after sales and ensure good up time report. Involved in ATM (installation, management, troubleshooting, new functionality testing and implementation); technical knowledge of various kind of ATM machines (NCR/DIEBOLD/WINCOR).

[**NCR CORPORATION**,](http://in.linkedin.com/company/ncr-corporation?trk=ppro_cprof) **U.P.** **Nov. 2009 – Oct. 2013**

**Senior Customer Engineer**

* Worked in WCS (Worldwide Customer Support) division of NCR Corporation India Pvt Ltd.; handled installation and maintenance of ATM machines MICR and kiosks.

**DR. PANDIAN TECHNOLOGY (DPT) Feb. 2009 – Nov. 2009**

**Project Engineer**

 Handed successful installation, commissioning of BG AND XDM series multiplexers, OTR, and ringing of BTS.

* Ensured timely service delivery to the clients within the stipulated period while managing the distribution system of the company and maintained smooth operations



**EDUCATIONAL & PROFESSIONAL CREDENTIALS**

**Post Graduate Diploma in Embedded & VLSI Design, 2009** C-DAC, NOIDA

**Bachelor of Technology (Electronics and Communication Engineering), 2008**

Dr. M.C. Saxena College of Engineering and Technology, Lucknow (Affiliated to U.P.T.U.); 66.08%

12th Class, in 2004 with 71.80%, UP. Board

10th Class, in 2002 with 60.33%, UP. Board

**Technical Proficiency and Certifications.**

Working in Agile Software, RMS, CMS connect, SSRS, BOP, FINACLE & ARCS Tool.

Proficient in MS Office (Excel, Word, PowerPoint)

Having Knowledge of NDC switches and DDC switches.



**Extra-Curricular Accolades:**

* Reduced Delhi Zone PAPM from 850 to 300 within a span of 16 Months.
* Received Best Employee Certificate for Month of Jul-2022, FY21-22 & May-2021 for BOB & BOI reconciliation of Fraud Txn of more than 15+Cr.
* Recalibration of more than 300+ ATM Cassettes in a span of 15 days in a time of de-monetization.
* Participated in volleyball competition at school level.

**Personal Attributes:**

* A good balance of intellect, curiosity, energy and humility.
* Proactive, strong team leader and to enjoy the job and work independently with little supervision.
* Strong sense of urgency for performance improvement, action-oriented and result –focused.

 **Date of Birth:** 28 July 1987

 **Hobbies:** Playing Outdoor Games, Internet browsing, listening to music, Reading & Sharing ideas.

 **Languages Known:** English and Hindi

 **Nationality:** Indian

 Place: Delhi/NCR.