PiyushVaid, MBA,B.Tech

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**CAREER OBJECTIVE**

To enhance exposure in the field of risk, analytics and in managing operations across the product spectrum of Payments in fintech industry.

PROFILE SUMMARY

* More than 4 years of exposure in Payment Gateway, E-wallet, Risk Management, Service Operations and Team Management.
* Currently associated with Razorpay Bengaluru, Delhi NCR as Manager Operations.
* Successfully created new processes and handled various operation related issues.
* Abilities to work in a dynamic environment, under pressure situations and attaining the target.
* A proactive learner with a flair for adopting emerging trends and addressing industry requirements to achieve organizational objectives.
* Capable of handling multiple priorities, with bias for action and a genuine interest in personal & professional development.
* An effective communicator with quick learning and analytical skills.

# EMPLOYEMENT DETAILS

**Oct,**20**19 to Present**

**Company Name:** Razorpay - Payment Gateway & Payment Solutions for India

**Company Profile: -** Razorpay allows online businesses to accept, process and disburse digital payments through several payment modes like debit cards, credit cards, net banking, UPI and prepaid digital wallets. Razorpay payment solutions can be integrated by both web and mobile applications

**Designation:** Assistant Manager Reconciliations

**Oct,**20**15 to Oct 2019**

**Company Name:** One Mobikwik Systems Pvt. Ltd, Gurgaon

**Company Profile: MobiKwik** is a mobile wallet and online payment system where a user can store money in an online wallet to make mobile and DTH recharge, pay utility bills, and shop at listed merchants. The MobiKwik wallet has to be loaded with money once before it can be used across functions. MobiKwik provides users the option to add money using their debit or credit card, net banking, and ‘cash pay’, a doorstep cash collection service. MobiKwik wallet is a semi closed wallet authorized by Reserve Bank of India

**Designation:** Manager Operations

**Key Result Areas**

* Daily Merchant Settlements and reconciliations.
* Maintaining a cordial and healthy rapport with banks and other financial institution for day to day operational issues.
* Currently working on MIS reports – Daily, Monthly and Quarterly Reports.
* Handled operational merchant queries
* Fraud related queries and issues raised from law enforcement agencies.
* Handled chargeback process for Mobikwik and Zaakpay.
* Handled a new team for real time monitoring of transaction.
* Cases related to Cashbacks and Coupons.
* Created Standard Operating Procedures (SOP) and Process Maps.
* Creation of MIS as per the management demands (All EXCEL and POWERPOINT reports).
* Training fresh talent.
* Part of internal and external audits related to compliance and risk architecture.

**Key Accomplishments:**

* Created new process in the area of Risk Monitoring
* Working as a Team Lead for approximately 6 months (Handling a team of 10 members).
* Promoted to Manager operations within a short span of 1.5 yrs

Previous Employement July**,**20**1**2 **to** March,2013

**Company Name: Parkash Enterprises**

**Company Profile: The company deals in manufacturing of water motor and submersible pumps.A small organisation with a total work force of around 40-50 people.**

Designation**-Assistant Sales Manager**

Responsibility:**My role was defined to look after channel sales for the organisation and create distribution network in terms of dealers and distributors.**

# ACADEMIC QUALIFICATION

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| --- | --- | --- | --- |
| **GRADE LEVEL** | **COLLEGE/****UNIVERSITY** | **YEAR OF PASSING** | **% MARKS** |
| PGDM (Finance & Marketing) | Jagannath International Management School(JIMS), Kalkaji | 2013-2015 | 72 |
| Bachelor of Technology (Electronics & Telecommunication) | Punjab Technical University | 2008-2012 | 73 |
| Grade 12 | CBSE | 2008 | 59 |
| Grade 10 | CBSE | 2006 | 78 |

**TRAINING**

* **2 Months industrial internship** in Zicom Securities(A subsidiary of Schneider Electric).
* **6 Months industrial training** in Telecommunication department of Rail Tel (Indian Railways) during B.Tech in 8th Semester.
* **2 months Internship** PTC India Financial Services Ltd.

**KEY PROJECTS AND EXTRACURRICULAR ACTIVITIES**

1. Presented various research projects on the following topics:
* Why Facebook loosing charm among youngsters
* Is Inflation good for economy?
* Consumer Behaviour for FMCG’s.
* Online Market – Future of Indian Marketing
1. **Project Title**: Treasury finance its importance and its applications

**Company:** PTC India Financial Services Ltd.

**Summary:** With the right system selection and implementation, various assumptions around commercial and economic environments may be flexed and analysed to provide further insight into how the balance sheet value can change. Further advances are being made by treasurers toward more effective liquidity planning and management or, in essence, expanding the cash management footprint. This means treasury has more influence and impact over accounts receivable, collections and the order-to-cash cycle.

**TECHNICAL SKILLS**

* Office tools: Microsoft Office Package (MS-Outlook, MS-Excel, MS-Word, MS-Power point, MS-Projects)
* Operating systems: Window-98, 2000, XP, 2003,Vista, 2007, Windows 2008
* Basics of C++

**INTERPERSONAL SKILLS**

* Excellent communication and presentaion skills.
* Ability to meet deadlines and adjust to changing priorities.
* Ability to quickly gain new skills and knowledge when faced with new challenges.
* Leadership and project management skills.
* Innovation skills and vision.
* Proficient in research and documentation
* Updated with the latest marketing strategies and constantly innovates to tweak these strategies to make them more effective
* Creative with effective and efficient organizational abilities.

**ACHIVEMENTS**

* Represented College at University Level in Volleyball and Cricket.
* Active participant in extracurricular activities at college level
* Represented college at general knowledge quiz competitions.
* Enthusiast in debates and at public forum speaking.

**PERSONAL DETAILS**

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| Name  | PiyushVaid |
| Gender | Male |
| Marital Status | Single |
| Nationality | Indian |
| Languages | English, Hindi |
| Date of Birth | 24August 1990 |
| Address | RZ-56, Uttam Nagar, New Delhi 110059 |