**Karan Mansingh Thakur**

* **Address:** Sanaswadi A wing 3/23,Dr.B.A rd.

Opp. Voltas house, Phone No: 9969475543

Lalbaug, Mobile No: 9699959564

Chinchpokli (E) Email ID: karanthakur29@yahoo.in

Mumbai:400033.

**Objective:** To achieve professional excellence and develop leadership qualities.To utilize my knowledge and experience to contribute for the growth of the organization.

**Banking Professional:**

* An ambitious & dynamic Banking professional with 1year and 3 months of experience in working with **banking sector &** conversant working with **Finacle Software.**
* Experience of wide range of Clearing activities like Electronic Clearing system(ECS),and Cheque Truncation System (CTS)
* A **dedicated team player & leader** with an **analytical bent of mind** determined to be a part of a growth-oriented organization.
* Experience of working with one of the most Prestigious Private Bank of India namely **AXIS BANK LTD.**

**Organisational Experience**

**AXIS BANK LTD,**

**Mumbai- From Janauary 2014 – April 2015**

**Designation: - ‘Officier’.**

**Key Tasks Handled:**

**1: Inward & Outward Clearing**

* + - CTS clearing for Western Grid of Axis Bank.
    - Processing of CTS Inward Clearing for Western Grid (5 states consisting of 20 centres and 11 non-micr centers)
    - Processing of Inward & Outward Clearing
    - Error free & Timely checking of Outward and Inward Clearing instruments.
    - Processing of Inward zones.
    - Signature verification of various accounts viz; Current, Cash Credit & Saving A/c.
    - Solving queries of branches
    - Timely redressal of customer complaints
    - Maintaining daily MIS.

**2: Electronic Clearing Service.**

* + Worked in Centralized ECS, NACH and EPH for Axis Bank.
  + Actively participated in Electronic Payments like ECS, NACH and DBTL transactions for Adhar based payments.
  + Handled Inflow, Return and Migration Batches for Axis Bank.
  + Validation and uploading of ECS Data files.
  + Updating and maintaining Stop payment requests from all over branches of Axis Bank.
  + Preparation and Submission of required MIS.
  + Maintaining ECS related records.
  + Timely Redressal of Customer complaints.

**3: Reconciliation and other Responsibilities.**

* Reconciliation for CTS and ECS.
* Processing of Inward Clearing Zones.
* Solving queries of branches across india.
* Updating of chq returns in system.

**4: Trainings Attended.**

* Basics of Banking and Banking Software-“FINACLE”
* Cheque Truncation System.
* National Automated Clearing House.
* **Educational qualification:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Course** | **Board/University** | | **College/School** | **Year of Passing** | | **%** | |
| T.Y.B.Com  (Accounting and Finance)  (5th & 6thSem) | Mumbai University  (Oct. 2012)  (Mar. 2013) | | Hinduja College of Commerce  315,New Charni Rd.  Mumbai:400004 | 2012  2013 | | 80%  78% | |
| H.S.C. | Maharashtra Board  (Feb 2009-10) | | Sydenham College of Commerce and Economics.  Churchgate. | 2010 | | 70% | |
| S.S.C. | Maharashtra Board  (March 2007-08) | | Antonio De’Souza High School.  Sant Savta Marg,  Byculla.  Mumbai:400027 | 2008 | | 79.69% | |
| Post Graduate Diploma in Banking Management.  (PGDBM) | Times-Pro | Times-Pro Institute | | | 2013-14 | | 84% |

**PGDBM with TimesPro**

**Completed Post Graduate Diploma in Banking Management PGDBM**

**Modules Covered:**

* Introduction to Banking
* Law and Practice of Banking
* Retail Banking
* Business Banking
* NRI Banking
* Wealth Management and Financial Panning
* New Age Banking
* Core Banking Solution (Finacle)
* Management of Banks
* Communication Skills
* Sales and Relationship Management
* Essentials of Customer Service
* Accounting and Financial Mathematics for Bankers
* Business Intelligence
* Economic Times FinPro
  + GDP, Business Cycles, Inflation
  + Interest Rates, Monetary Policy, Fiscal Policy
  + Mutual Funds and Hedge Funds
  + PPF, NSC, POMIS, RGESS, NPS
  + Investor Life Cycle, Financial Goals, Saving Pattern changes

Income Tax, Capital Gains Tax, Dividend Distribution Tax for MFs

**Core Areas of interest:**

* Financial Accounting
* Cost Accounting
* Financial Management
* Taxation
* Audit

**Other Qualifications and Achievements:**

* IFRS Basics from Deloitte
* MSCIT from KEERTI Institute.
* Windows-XP,MS-Office 2003,Tally-9,D.T.P,HTML,DHTML,Java Script, Outlook and Internet
* Best Speaker of Chartered Institute of Management Accounts(CIMA).

**Personal Details:**

Date of Birth : 24th August, 1991

Age : 23 Years

Sex : Male

Nationality : Indian

Marital status : Single

Languages Known : English, Hindi, and Marathi.

Caste : Hindu Kshtriya

**Hobbies:**

* Playing Cricket and Carrom
* Travelling
* Music
* Gymming.

**References:**

1:JoyQuadras. 2:Suresh Naik.

Assistent Vice-President. Deputy Vice-President(DVP)

Centralised CTS Grid Operations Centralised CTS Grid Ops.

Ph: 9892322910 Ph: 9833124062

I hereby declare that all the above statements are true and complete to the best of my knowledge.

**Place -:** Mumbai

**Date: Karan M. Thakur**