

Resume

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PROFESSIONAL SYNOPSIS

- Deputy Manager - Kotak Mahindra Bank Ltd. - Digital Payments
- Assistant Manager - Jana Small Finance Bank Ltd. - ATM Services
- Senior Executive - Jana Small Finance Bank Ltd. - Insurance
- Customer oriented, Solution focused, Multi-tasking professional with analytical and logical skills
- Understanding of regulatory reporting, ATM's
- Hands on experience in MS Office, SFDC, Flex cube, NFS DMS
- Developed Excel based dashboard application

EXPERTISE - RECONCILIATION

- ATM Issuing
- ATM Cash Balancing
- ATM Acquiring
- Base Host
- ATM Onus
- Switch Host
- Parking GLs
- Insurance Processing
- NFS
- Interest Variance Calculation
- Payment Gateway

PROFESSIONAL EXPERIENCE

Kotak Mahindra Bank Ltd. (Feb'20 - Present)

Deputy Manager - Digital Payments

- Daily Payment Gateway reconciliation
- Handling and investigating on dispute resolution.
- NEFT and RTGS settlement to Payment Gateway Service Providers.
- Reconciliation on Kay Mall Application (Kotak Internet banking application).
- External Vendor Reconciliation - OLA, IRCTC, GOIBIBO.

Jana Small Finance Bank Ltd. (Aug'17 – Jan'20)

Assistant Manager – ATM Services (Nov'18 – Jan'20)

- Daily ATM reconciliation – (Network, Switch Host, Cash balancing)
- Preparation of regulatory reports related to ATM dispute, ATM Failure and Loading frequency.
- Provided Inputs and completed UAT for applications - Insurance reporting application – AHANA
- Developed Excel based reconciliation application - Insurance claim settlement – Interest variance calculation
- Developed Excel based dashboard application - Surprise cash verification for ATM
- Reporting of Fraud complaints to FRM and handling of Counterfeit chargeback.
- Handling and investigating on dispute resolution for Onus, Offus and Bo complaints.

Senior Executive – Insurance (Aug'17 – Oct'18)

- Daily Reconciliation on Credit account statement and calculation of interest variance.
- Reconciliation on Settlement entry, Interest reversal, customer credits and account closure.
- Handled a Team size of 5-6 members relating to KYC verification for claim process as per IRDAI.
- Handled Insurance settlement, claim processing, had held regular meetings with vendor, internal team and Regional Operations Lead's for smooth flow of process, preparation of weekly, monthly and daily MIS, maintaining of reports, Preparation of regulatory reports, board presentations on behalf of Insurance team.

Cart Hero Technologies (Zomato) (Runnr) Part Timer

Team Lead – Logistics Delivery (Mar'15 – dec'15)

- Helping delivery staff in technical issues relating to navigation.
- Training delivery Staff.
- Helping in tie-ups for the company and handling the issues/roadblocks faced during of the tie-ups.
- Handling customers with regard to any issues and escalations.
- Making team deliver on the guidelines given by the company.
- Worked has a Team Lead for around 8 months.
- Handled a Team size of 25-30 members.

Career Achievements

- Received Academic excellence award for the year 2012-15 at East Point College of Management.
- Received CMR Leadership Award for exemplary behavior and achievement.
- Have represented for many athletic events during inter and intra school –college.
- Coordinator for Management Fest and SAP Program at CMR
- Appreciation received from **COO Rajesh Rao** (Jana Small Finance) for being a quick Learner and managing the ATM recon and Disputes with Minimal guidance from the team.
- Appreciation received from **VP Pradish Prathimun** (Jana Small Finance) for extensive support on preparation of insurance MIS reports, Monthly incentive dashboard.
- Appreciation received from **AVP Anthony Vedamanikam** (Jana Small Finance) for closing working on automation of ATM Cash Tally.

CORE COMPETENCIES

- An effective communicator with good inter-personal skills and ability to present any information in a clear and concise manner to the client.
- Can adopt and cultivate strong professional relationship with members across all organization levels.
- Abilities in handling multiple priorities, with a bias for action and a genuine interest in personal and professional development.

EDUCATIONAL QUALIFICATIONS

- Post-Graduation from CMR CENTRE FOR BUSINESS STUDIES, affiliated to Bangalore University, Bangalore 2015-2017, with 7.5 CGPA.
- DEGREE 2012-15 from East Point College of Management, affiliated to Bangalore University, Bangalore with 66%.
- Intermediate from East Point PU College, Bangalore 2010-12 with 84%.
- SSLC from Maxwell Public School, Bangalore 2010 with 64.66%.

DECLARATION

I am confident of my ability to work in your team. I hereby declare that the above provided information is true and correct to the best of my knowledge.

Place:

Date:

(R VINODH KUMAR)