

NITEEN HARICHANDRA KHARMATE

DOB: 05/04/1988

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8329486156**ADDRESS**C 701, Rainbow Vista Society
Near Celestial City and Mukai Chwk
off BRT Road, Ravet, Chinchwad
Pune, Maharashtra- 415507**CAREER OBJECTIVE:**

A dedicated banking and IT specialist, with in depth knowledge of banking strategies and methodologies. Hoping to secure a position as a banking and IT professional in an organization where my abilities will be maximized.

EDUCATIONAL QUALIFICATION:

COURSE	INSTITUTE	PASSING YEAR	PERCENTAGE	GRADE
B.E. (IT)	University of Mumbai	2012	59.00	Second
HSC	Maharashtra State Board	2006	57.66	Second
SSC	Maharashtra State Board	2003	76.26	Distinction

TECHNICAL EXPERTISE:

Languages C, C++, JAVA, JavaScript, SQL, HTML, XML, PHP

Technologies Database technologies, Web technologies, Client-Server technologies.

Software Expert in using Finacle and MS Office

WORK EXPERIENCE:**BANKING AND FINANCE**

Working as an **Assistant Manager** at **Kotak Mahindra Bank Ltd.**, Branch Baner, Pune. From **October 29, 2018** till the date.

- Generates Service Requests (For Account opening, Account information updation, maintain various registers in system etc.)
- Direct interaction with customers, resolve their problems and convert their feedback from negative to positive.
- Sales (General/ Life Insurance, Mutual Funds, NRE/NRO Accounts, SIPs, FD/RDs, Current Accounts etc.)
- Custodian (Cash counter/ Cash keys handling)
- ATM maintenance, Cash loading at ATM.
- Locker management and Forex transactions management.
- Remittances, Tax payments and charge reversal.
- Issuance, maintenance and reloading of World Travel Card and Multi Currency Card.

- Generate various reports, records and account statements like BOD, EOD, Audit Trail and JBR etc.
- Issuance and cancellation of DDs, Pay Slips, Loose Checks and Checks.
- Maintenance of Deliverables and all registers in system as well as physical.
- Receives an emails and process customer requests as mentioned in the mail.

Worked as a **Clerk and Single Window Operator** at **Bank of India** Branch Shalgaon, Taluka Kadegaon, District Sangli (MH), Employee ID 195893, from **June 4, 2015** to **February 28, 2018** (2 years 9 months)

General banking operations like

- Worked as a Teller as well as cash vault key bearer.
- Interact with customers for their queries and complaints.
- Conducting workshops for bank customers, villagers and farmers.
- Allocation of various types of cards for customers and keeping records.
- Loan processing (Gold, KCC, Kisan Tatkal, H&T, Vehicle, Home, Education, Personal, Mudra, TDR etc.) and its recovery
- Open and maintain EPS Pension accounts for Defense and Railway pensioners.
- Open various types of accounts (Savings, Current, Jan-Dhan, Loan, Fix Deposit, Recurring Deposits, MICs, Pension, Minor's etc.)
- Maintaining various reports like GLB, CLB, Cashbook, Audit trail etc.
- Content writing for official letters, IMOs and e-mails.
- Expert in using **FINACLE** banking solution software and MS OFFICE.
- Can work efficiently and consistently for long hours.

INFORMATION TECHNOLOGY

Worked as an **Application developer and tester** at **RBN Elite IT Solutions Pvt. Ltd.** First floor, Radha Residency, Tathavade, Pune from **October 15, 2012** to **December 31, 2014** (2 Year 2 months).

Worked in

- Creating test plans, test scenarios, test cases and test scripts/ procedures for carrying out integration, functional, regression tests at various stages of SDLC.
- Discussing preliminary stages of the project with core team, project managers and clients.
- Delivering and implementing the project as per scheduled deadlines; extending post implementation and maintenance support to the client.
- Making algorithms, Flowcharts and DFDs.
- Coordinate with the developer and discussing the technical problems, reporting bugs and supporting the team in rectifying issues.
- Designing and executing test plans and gap analysis to ensure that business requirements and functional specifications are tested and fulfilled.
- Creating Algorithms and flow charts.
- Performing usability, GUI, functional, integration, retesting and final regression testing.
- Creating test plan reports, test exit reports, updating compliance for every release.
- Delivering knowledge sharing sessions within offshore and onshore teams.
- Sometimes communicating with clients, prepared daily status report and resource tracking sheet reports.

- Conducting lifeline calls (interaction with development team, configuration team, infra Team) to resolve critical defects, doing RCA, updating LL Release wise, delivering knowledge sharing sessions within team.
- Part of periodic reviews of projects and improvements suggested as a part of QA review.
- Ensuring that the product deliverables are met as per SDLC of the project.

In addition, I have

- Passed IBPS Clerk CWE 2014 and SBI Associate bank's clerk exam 2015.
- Good knowledge of Economics, Banking and Information Technology.

PERSONAL PROFILE:

Name	Niteen Harichandra Kharmate
Father's Name	Harichandra Shripati Kharmate
Gender	Male
Marital Status	Married
Nationality	Indian
Permanent Address	AP Enkul Tal Khatav Dist Satara MH 415507

DECLARATION:

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

DATE:

SIGNATURE

PLACE:

NAME: NITEEN H KHARMATE