

# Komal Nikku

## Assistant Manager

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☎ 7302493548

📍 MUMBAI

🌐 <http://www.linkedin.com/in/komalshelar95>

📞 C2267538

🚩 INDIAN

👤 Married

📅 28/11/1995

♀ Female

### 📄 PROFILE SUMMARY

Results-focused and proactive in planning day-to-day operations and solving service issues. Offers advanced abilities in tackling issues impacting team and business success. Excels at managing team and personal time to consistently exceed expectations.

### 🎓 EDUCATION

#### Master in Business Administration (Finance)

DY PATIL COLLEGE OF AMANGEMENT STUDIES

06/2016 – 04/2018 | MUMBAI, INDIA

#### BACHELOR'S OF MANAGEMENT STUDIES (MARKETING & HR)

SNDT WOMEN'S UNIVERSITY

06/2013 – 03/2016 | MUMBAI, INDIA

#### HSC (COMMERCE)

MAHARASHTRA STATE BOARD

06/2011 – 03/2013 | MUMBAI, INDIA

#### SSC

MAHARASHTRA STATE BOARD

06/2010 – 04/2011 | MUMBAI, INDIA

### 📁 PROFESSIONAL EXPERIENCE

#### KOTAK MAHINDRA BANK

ASSISTANT MANAGER

02/2023 – 04/2024 | MUMBAI, INDIA

- Analyze applicant financial status and credit to determine the feasibility of granting loan.
- Processed retails, corporate and SME loans as per lender guidelines using underwriting software Finacle covering Agri loan, Vendor payments, Term loan and working capital loans.
- Processed loan modification.
- SPDC cheques confirmation/retrieval.
- Nach/ECS payments.
- Reversal/Refund transaction of payments.
- Interest reversal and providing report for CIBIL.
- Reconciliation of RTGS and Nach
- Rescheduled EMIs and Principal basis adjustments of subsidies.
- Issuances of debit credit notes also NDC confirmation.
- Gathering terms and condition from loan officers or business teams for final loan submission.
- Dealing with PAN INDIA RM/VP/AVP and HNI Client handling.

#### SS&C inc

SENIOR FINANCIAL OFFICER

07/2020 – 11/2021 | MUMBAI, India

- Treasury management - All client accounts balance statements reconciliation.
- Dealing with Units settlement - units send to clients along with sell deal amount settlement.
- Getting figures approved from client - Figures includes total investment in units and total withdrawal units on the day.
- Creation and liquidation - units and cash settlement in account.
- Fund Accounting.
- Client Invoicing.
- R7077 net movement - BT02 (Amendment and cancel deals), BT03(Dealing to CMPA),BT01(CMRA to Dealing account) International payment (Swift payment) - Settlement of international clients cross border funds
- Deal amends - Cancel deals settlement along with unit corrections in deals, debt recovery from client.
- Investors dividend amount settlement
- Processing cheques or TT (Tele-graphic transfer) as per clients requirement.
- Interacting with managers & clients to resolve queries.
- Stop placing - placing cheques stop in bank after confirming making TT payment (Telegraphic Transfer) to client.
- Cash transfer - specific outstanding funds internal and external transfer.



## COURSES AND CERTIFICATIONS

### NISM V A Certifications

National Institute of Securities Market

08/2022 – 10/2022

## TOOLS

Tally prime, Tally ERP 9, Align book, Oracle, Account Management System (AMS), Advance excel, SAP, Macros, Powerpoint, Finacle, MDB ( MICROSOFT ACCESS DATABASE)

## PERSONAL INFORMATION

### Language

English, Hindi, Marathi

### Address

Room no 414, Vinay nagar, Apna ghar phase 2, A2 bldg, Mira Bhayandar, Thane: 401107  
Thane, India

- Payment releasing - All bankline payments releasing to client.
- T+1 Intraday - Same day settlement of Units and Funds to the client.
- CBAM - Receipt and payment entry correction for audit.
- Managing multiple banklines - HSBCnet, RBS, RBS1, Natwest, City bank
- Mail management
- EOD Statistics.
- Daily Time transfer evidencing includes all Cash management.

### ATOS SYNTEL

Associate Financial Service

03/2019 – 07/2020 | MUMBAI, India

- Treasury Management.
- Swift payments, cheque payments to international client.
- Keeping tracks till deal settlements/Mail management, coordination with managers and client to resolve quires.
- Fund accounting.
- Invoicing.
- Dealing with client money payment, receipting, gone away and dealing accounts.
- Swift payments.
- Getting figure approved from client.
- Creation & liquidation of units.
- Deal amending and international payments.
- Working with multiple bank line - HSBC, RBS, Natwest, Barclays, Citi, Bank of America.

### Netafim Agriculture Financing Agency PVT LTD

Finance intern

12/2017 – 06/2018 | Mumbai, India

Reconciliation of GL.

Providing monthly emi statement to the client.

Preparation of monthly bills as per the client requirement.

Client handling and query resolution.

Preparation of monthly emi collection report and submitting to AVP.

## DECLARATION

I declare that the information presented in this resume is true and accurate to the best of my knowledge.