

## **Abhinav Chandanshive**

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### **CAREER OBJECTIVE:**

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I would like to utilize my experience and knowledge in banking by contributing to the improvement as well as progress of the bank. I will be putting my best efforts in terms of time and learning new banking techniques and methods that would implement in my tenure as a Banker.

### **EDUCATIONAL BACKGROUND:**

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- Diploma in COMPUTER TECHNOLOGY in Bharati Vidyapeeth Institute Technology\_2020\_\_
- H.S.C with A grade from Siddharth College BUDDHA BHAVAN (Affiliated to Maharashtra Board) in \_\_2017\_\_.
- S.S.C with B from Chembur Shivaji Vidyalaya (Affiliated to Maharashtra Board) in \_\_2015\_\_.

### **WORK EXPERIENCE:**

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#### **Wipro Tech LTD**

- **Technical team executive: Uploading/Sharing/Downloading of files through clients Shared Servers.**
- **CO-ordinate with client and solving Queries emails.**

#### **Saraswat Cooperative Bank Ltd., Digital Banking Department**

Contract Staff 02<sup>th</sup> Nov, 2020 to 31<sup>th</sup> Mar, 2022

##### **Mobile Banking:**

Working on digital products, specifically the GOMO mobile banking application, with responsibilities including:

- Conducting thorough testing of the mobile banking application to identify and resolve bugs, errors, and usability issues.
- Evaluating application functionality, performance, security, and compatibility across various devices.
- Effectively handling mobile banking complaints and providing timely solutions.

##### **Internet Banking:**

- Conducting thorough testing of the mobile banking application to identify and resolve bugs, errors, and usability issues.
- Evaluating application functionality, performance, security, and compatibility across various devices.
- Effectively handling mobile banking complaints and providing timely solutions.

#### **Saraswat Cooperative Bank Ltd., FINACLE CBS SUPPORT**

Junior officer :- 1<sup>st</sup> APR 2022 to Till date

##### **Finacle Core Banking Operations:**

- **Proficiency in using Finacle for core banking operations such as account opening, closure, and maintenance.**
- **Experience in managing customer accounts, including updates, transactions, and account inquiries through Finacle.**

- **Knowledge of Finacle modules like Customer Information File (CIF), Account Management, and Transaction Processing.**
- Expertise in processing different types of transactions such as deposits, withdrawals, fund transfers, and payments using Finacle.
- Ensured accuracy and compliance with banking regulations and internal policies in transaction processing activities.
- Managed bulk transactions efficiently and handled transaction exceptions through Finacle's interface.
- **Utilized Finacle's CRM module to maintain comprehensive customer profiles, track interactions, and manage customer relationships.**
- **Participated in Finacle system upgrades and enhancements, ensuring seamless integration and minimal disruption to banking operations.**
- **Provided training to staff on Finacle functionalities, workflows, and best practices to enhance operational efficiency and customer service.**
- **Developed training materials and user guides to facilitate the onboarding of new users and continuous skill development.**

#### **Term Deposit (TD) Management:**

- **Administered term deposit accounts, overseeing opening, renewal, and closure processes.**
- **Managed interest calculations, maturity dates, and customer communications regarding TD accounts.**
- **Utilized Finacle for reporting on TD portfolio performance and compliance with deposit regulations.**

#### **Loan Management:**

- **Experience in managing diverse loan portfolios including personal loans, business loans, and mortgage loans.**
- **Proficient in assessing creditworthiness, conducting risk analysis, and preparing loan documentation using Finacle.**

#### **Overdraft (OD) Facilities:**

- **Managed overdraft facilities for corporate and individual clients, assessing risks and setting appropriate limits.**
- **Monitored overdraft utilization and compliance with terms and conditions using Finacle.**
- **Provided advisory services to clients on optimizing overdraft facilities for financial planning.**

#### **Bank Guarantees:**

- **Issued and managed bank guarantees for clients, ensuring compliance with legal and regulatory requirements.**
- **Utilized Finacle for tracking issuance, renewal, and settlement of bank guarantees.**
- **Handled customer inquiries and disputes related to bank guarantees efficiently.**

#### **Clearing and Demand Drafts (DD):**

- **Processed clearing transactions and demand drafts using Finacle, ensuring accuracy and timeliness.**
- **Collaborated with clearinghouse counterparts and managed reconciliations through Finacle's clearing module.**
- **Managed DD issuance, cancellation, and tracking for corporate and retail customers.**

#### **NEFT and RTGS:**

- **Facilitated NEFT and RTGS transactions through Finacle, ensuring adherence to regulatory guidelines.**
- **Managed bulk payments and high-value transfers efficiently using Finacle's payment modules.**

**Collateral Management:**

- Oversaw collateral management processes, including pledging, valuation, and release using Finacle.
- Maintained accurate records of collateral assets and ensured compliance with regulatory requirements.
- Implemented proced

**End-of-Day (EOD) and Beginning-of-Day (BOD) Operations:**

- Conducted daily EOD and BOD processes in Finacle, ensuring accurate reconciliation of transactions and balances.
- Implemented batch processing and system checks to maintain data integrity and operational continuity.
- Collaborated with IT and operations teams to troubleshoot and resolve any issues affecting EOD and BOD processes.

**Regulatory Compliance:**

- Maintained up-to-date knowledge of regulatory requirements and guidelines relevant to banking operations.
- Ensured adherence to

**SYSTEM SKILLS:**

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- Knowledge of Ms-Office 2000/XP, Internet, Excel, Word.
- SQL
- LINUX SERVER
- Finacle

**Personal Traits**

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- Good organizational and time-management skills
- Creative problem-solving skills
- Ability to work in a structured and organized manner
- Dedicated Team Player

**Personal Details**

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**Gender** : Male  
**Date of Birth** : 16<sup>th</sup> July, 1999  
**Language Known** : English, Hindi, Marathi  
**Marital Status** : Unmarried

DATE:

(ABHINAV CHANDNASHIVE)