

OBJECTIVE

Looking for a challenging position in a Financial / Banking / Service which would enable me to explore my abilities to the fullest and also want to be involved in the growth and revenue generation of the organization.

ACADEMIC PROFILE

- Master's in finance management from Parle Tilak Vidyalyaya's Institute of Management Affiliated to Mumbai University.
- Bachelor of Commerce from D.G. Ruparel college Affiliated to Mumbai University.
- Diploma In Finance Management From Welinger Institute Of Management

WORK EXPERIENCE

1) Aditya Birla Finance Ltd (India)

Designation : Assistant Manager in Corporate Finance Group (CFG)

Duration : May 2016 – March 2018.

Corporate Finance Group offers customized financing solutions to meet working capital and growth needs of SMEs, Mid and Large Corporate segments. CFG vertical of ABFL has emerged as a formidable force in the lending space and has created a niche for itself especially in the structured finance segment.

Responsibilities:

- Ensure timely repayment from the client against the pre-defined Installment / Invoice
- Payment authorization in to the system for the repayment obtain via RTGS/NEFT, Post dated cheque and direct deposit to ABFL bank account.
- Responsible for timely deposition of PDC.
- Handling for large volumes with error free processing and maintaining quality of work.
- Managing end to end disbursement process, Verification of documents checking invoices & releasing payment to client.
- Handling internal & external Audits
- Reconciliations & Receivables Management & managing query resolution
- MIS & Reporting
- Handling repayment of supply chain, dealer finance, etc.
- Contributing towards system Development, Enhancement & Automations
- Contributing to monthend closing activity
- Processing refund to the client.

2) AGS Transact Technologies Pvt Ltd. (India)

Designation : MIS Coordinator in Banking

Duration : August 2012- March 2014

AGS Transact Technologies is the leader in the business of transforming touch point in Banking, Retail, Petroleum & Colour Industries; the four high growth sectors in touch point automation. AGS has gained a significant market share in the self-service terminals space and continues to add modern and contextual product and service offerings with the purpose of delivering value to its customers. With the increase in the number of installed ATM's in the country, the volume and complexity of work associated with managing the operation of ATM's became an increasing burden on

banks. Currently, AGS is successfully deploying ATMs for leading private and public sector banks under this model. Banks such as ICICI Bank, Axis Bank, Dhanlaxmi and Ratnakar Bank, HDFC, Dena Bank, Corporation Bank, Yes Bank and Public Sector Bank to name a few have adopted this system and others are not far behind.

Responsibilities:

- MIS preparation & reporting
- Manage client relationship, enhance and develop long -term business.
- Serve as Single Point of Contact / interface for Customers for all the project activities
- Interacting with the customers (Bank)for any new requirements or improvements in the existing setups
- Effective planning & scheduling to ensure execution of project within time & budgetary parameters
- Releasing monthly rent to the client through RTGS/NEFT
- Prepared and maintained various types of financial statements and account books such as cash book, ledger, journal, day book, & more
- Reconciled bank, debtors & creditors on a daily/monthly basis; prepared sales bills, debit/credit notes, vouchers and VAT returns on a monthly basis
- Issued and collected C Forms; prepared and processes Form 16/16A and PT (Professional Tax) returns

3) HSBC Bank LTD (India)

Designation : Senior officer in Factoring & Open Account Finance,
Global Trade & Receivable Finance.

Duration : March 2008 to April 2012

Factoring is a collection and finance service designed to improve your cash flow, turning your credit sales invoices into ready cash. HSBC offers both domestic and international factoring products. Factoring is a financing technique in which a business sells invoiced receivables at a discount to a bank or a financing house or to an internal finance company. The factor may or may not accept the incumbent credit risk. This is a service offered by a factoring company that enables companies to sell their outstanding book debts for cash

Responsibilities:

- To allocate the proceeds received from the respective customer into his account or liquidate the invoices outstanding in the account
- Allocation of proceeds received on account of discount (Interest/Income)
- Taking care of all functional & procedural requirements of various functions under these operations
- Responsible for Receivable/Payable, reconciliation of Payment A/c, Interest Account, Penal Interest Account
- Responsible for completing all bills payment transactions within Turn Around Time (Domestic & Export Factoring)
- Identifying the credits for Export Factoring in Nostro Account (The account that a bank holds with a foreign bank)
- Responsible for taking the cross currency rates from the treasury for any cross currency conversions related to Export Factoring
- Issuing BRC (Bank Realization Certificate) and FIRC (Foreign Inward Remittance Certificate)
- Communicating on EDI (Sending message related to remittance)
- Formulating and suggesting Process Improvements & Automation, workflows and procedures which results in cost saving and efficiency
- Audit compliance & Handling Audit related issues as regards recovery of bills finance
- Handling large volumes with much pressure of work without compromising quality of work

- Responsible for handling all queries of nominated big Corporate and maintaining good relations
- Ensure the smooth flow of activities of the team and error free processing
- Releasing payment to the client through RTGS/NEFT

4) ICICI Bank LTD. (India)

Designation : MIS Coordinator in Retail Liabilities Group, Investment & Services

Duration : September 2007 to February 2008

Responsibilities:

- Preparing & analyzing Pan India MIS of Multiple Products (Life Insurance, General Insurance, Mutual Fund & Gold)
- Coordinating with ICICI Bank Vendors (Exceed, I-Process & I-Solution)
- MIS Preparation & Reporting.
- Solving queries via phones & E-mails relating to incentives
- Calculation of Payout of all over India Finance Consultant at every month end
- Co-ordination with RSM (Regional Sales Manager),SM (Sales Manages) & with Back end's of all over India

5) Tech Process Solution LTD (India)

Designation : Junior Officer in ECS transaction processing

Duration : February 2005 to September 2007

Tech Process Solutions Ltd. Formerly Bill Junction Payments Ltd is Group Company of the ICICI Group. TPSL is an ISO (2000-9001) Certified company & is the market leader in electronic transaction processing and offers payment processing, software solutions and non voice BPO service to leading banks, insurance companies, mutual funds and telecom majors in the country.

Part of document processing unit where Standing Instructions of customers, who opted their payment / re-payment through ECS mode of transaction, are being processed. Involved in the integral unit of processing of those documents where the Job responsibilities.

Responsibilities:

- Branch coordinator for different location across India
- Preparation of daily MIS
- Monitoring, analyzing & ensuring the activity of Dispatched section
- Verification of Vendor Bills
- FPR (1st person responsible) for resolution of customer service queried / escalations
- Analyzing the chronic bounced transaction cases & ensuring the reduction of the same in future
- Processing ECS transactions

AWARDS AND RECOGNIZATIONS

- Rewarded with Best Employee Award in Tech Process Solution LTD (ICICI Venture)
- Received a Cash Award for Best Time Management in allocating customer credits to their respective bank accounts in HSBC
- Thanks Award for efforts put in for the GAA audit in HSBC
- Thanks Award for efforts put for the Reconciliation from Commercial Banking Head in HSBC
- Thanks Award for handling volume without any errors in processing the transactions in HSBC
- Rewarded with Quarterly Ops Star award in HSBC

PERSONAL DETAILS

Name : **Nirja Nikhil Bidwe**
Address : 1417, Edmonson Cir. Nashville, TN 37211
Date of Birth : 24th February 1984
Sex : Female
Marital Status : Married
Languages Known : English, Hindi, and Marathi
Nationality : Indian

DECLARATION

I hereby declare that the information furnished above is true to the best of my knowledge.

Date:
Place: Nashville

(Nirja Nikhil Bidwe)