



# PRAVIN KANGUTKAR

## Payments & Settlements Officer (PSO)

### CONTACT DETAILS

✉ pravinjkng@gmail.com

☎ +971569074291

📍 Al Nahda, Dubai, UAE

### ABOUT ME

CMS Officer with CMS, Payments and Settlement experience. Excellent record of individual and corporate customer satisfaction. Mindful of and knowledgeable about Banking digital payments like NEFT, RTGS, IMPS and UPI and monitoring, maintaining, and completing client billing and reconciliations.

### SKILLS

- Financial and reporting
- Data mining and analysis
- Advanced Excel & MS office
- Banking backend operations
- Digital products Reconciliation
- Handled UPI, IMPS, NEFT & RTGS Products
- Operations Management
- Clear understanding of payment flow
- Well versed with UPI Product
- Strong foundation in CRM systems and practices
- Knowledge of banking regulations and norms
- Knowledge of CMS products of the Bank
- Ability to handle pressure and meet deadlines
- Relationship building skills
- Teamwork
- Active listening
- Resilience
- Time Management and Organizational Skills
- Conflict Resolution

### SOFTWARE KNOWN

- Microsoft Office
- Finacle
- CRM Next
- SFMS
- UPI Portal
- IMPS Portal
- CC Avenue
- Bill Desk
- Money Mitra
- Setu

### PROFESSIONAL EXPERIENCE

**Ujjivan Small Finance Bank Bangalore, India**

**Payments & Settlements Officer (PSO) Mar 2022 to Oct 2023**

- Responsible for smooth working of payments transaction initiated through UPI/IMPS/NEFT/RTGS and ensures errors free transactions.
- Responsible for daily Reconciliation of digital payment product with zero variance and timely EOD.
- Follows up with other banks for speedy settlement of customer disputes related to fund wrong transfer or fraud transactions.
- Ensure timely closure of customer dispute for all payments product coordinates with IT, Channels and Product team
- Preparing MIS and publishing for payment product also attends CRM cases and sends recall letter to other banks.
- Supports branches in resolving customer queries/disputes related to digital payments like UPI, IMPS NEFT and RTGS.
- Attends all mails from branches and other banks related to UPI IMPS, NEFT and RTGS, No Escalations.
- Wrong credit chargeback and Fraud credit chargeback reconciliation both the banks Remitter and beneficiary.
- Implements new process changes to improve efficiency and accuracy.
- Identify internal control weakness and implement process.
- Building a data-oriented culture & adoption of process improvement projects to achieve business goals within the team.
- preparing the UPI & IMPS TTUM's for failed transaction and giving customer credits in T+1.
- Preparing the UPI & IMPS failed transaction response code to the NPCI within timeline( Under RBI).
- Ensures all emails are responded correctly and completely to other banks within the prescribed time.
- Identify and escalate probable escalations or sensitive issues for faster resolution.
- Working on multiple application and preparing credit reports.
- Adherence to agreed TATs with business thereby ensuring customer satisfaction.
- Handle exception, deferrals and ensure closure within timelines. Ensures MIS and reports are submitted in a timely manner.
- To process given transaction in line with RBI and internal guidelines.

## EDUCATION & QUALIFICATION

- Jyoti PUC College Belgaum, Karnataka, India  
*PUC 12th in Commerce*  
Pass out 2015 - 68.64%
- GSS College Belgaum, Karnataka, India  
*BCA in Computer Application*  
Pass out 2018 - 52.60%
- Visvesvaraya Technological University Belgaum, Karnataka, India  
*MBA In Finance & Marketing*  
Pass out 2021 - 6.7 CGPA

## PERSONAL DETAILS

Name - Pravin J Kangutkar  
Nationality - Indian  
Marital Status - Single  
Sex - Male  
Language - English, Hindi, Marathi  
Passport - V1142057  
Address - Gurav Galli, Bailur  
Belgaum, Karnataka, India

## DECLARATION

I, PRAVIN J KANGUTKAR hereby declare that the information contained here is true and correct to the best of my knowledge and belief.

### Prathamik Krishi Pattin Sahakari Bank Bailur, Belgaum -Junior Accountant Sept 2018- Oct 2019

- Creating Farmers accounts in the Sahakari Society
- Verifying the account holder's documents and sanctioning the loans on land for crops.
- Providing all Government schemes related to loan to the customers
- Verifying the land and the crop and as per the land and crop providing the fertilizer's to the customers on subsidy.
- Providing loans to the customers and customer satisfaction.
- Handling cash counter
- Handling creating the accounts and closing the accounts.
- handling day to day activities and booking daily expenses.

## ACADEMIC PROJECTS

### Organization study on "ULTRATECH CEMENT LIMITED",

This was based on the organizational study method, which examines how an organization operates and maintains several departments. Through this research, Also understood various cement varieties and other services that the firm offers to its clients.

### Internship report on "LOANS AND ADVANCES" under taken at Jamboti Multi-Purpose Co-Op Society, Jamboti.

The project primary goal was to understand the business and how it can be operated in a much efficient way.

Examined several loans and their interest rates as well as annual yield on loans.



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