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# SUBODH RAMCHANDRA NARKAR

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Mumbai 421204 | 9920934984 | narkar.subodh@gmail.com | WWW: [Bold Profile](#)

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## Personal Summary

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Experienced recon operation manager at Maximus Infoware with a focus on reconciliation management and process automation. Demonstrated success in providing timely solutions that boost operational efficiency. Expertise in data analysis and team collaboration, leading to notable enhancements in banking product operations.

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## Technical Skills

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- Foundational computer knowledge Document creation Data analysis Visual presentations
  - Knowledge of internet browsers Internet Explorer and various web applications
  - Reconciliation management
  - Process automation
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## Experience

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### Recon Operation Manager

03/2024 to 04/2026

#### MAXIMUS INFOWARE (INDIA) PVT LTD - MUMBAI

- Managing Operational activities for all banking products, including NEFT Switch, ATM, Fraud Management for ATM, IMPS, AEPS, UPI, MATM & Pos / E-Com Transactions.
- Oversaw complete recon services and submitted daily, weekly, and monthly MIS and dashboards.
- As per client requirement, processing 3-way / 4-way reconciliation for multiple channels, i.e., ATM, IMPS, AEPS, UPI, MATM & Pos / E-com Transactions.
- Managed NETC reconciliation, settlement, and dispute management to ensure timely resolution of issues.
- Targeting NETC DMS cases within the stipulated time with valid evidence and justifications as per guidelines.
- Handling the NETC Project for one of the leading banks with 79 Toll Plazas for AU Bank / 4 Toll Plazas for Equitas Bank & 127 Toll Plazas for Yes Bank, including State & National Highways.
- Preparing Weekly & Monthly toll-wise reconciliation and dispute MIS.
- Monitored share reconciliation reports and confirmed reconciliation completion to each client daily via email.
- Ensured accurate credit and debit adjustments by confirming details with clients.
- Coordinating with the development team to implement changes as per the SI requirement for the NETC project.
- Handling of the NETC rollover toll process & successful onboarding.
- Majorly focusing on system-generated processing to avoid manual intervention and human errors within the process.
- Delivered root cause analyses to the client.
- Gathered and analyzed client requirements, functions, and flows to evaluate controls and automation in processes, ensuring timely delivery of deliverables, UAT testing, and sign-off.
- Managing 26 people & maintaining the Team roster daily/weekly/monthly basis.

### Sr. Operations Analyst -1

07/2022 to 02/2024

#### MOBILEWARETECHNOLOGIESPVT.LTD

MUMBAI

- Reporting to Co-founder and Managing Director
- Working as a Sr. Operations Analyst - 1 for the Transxt platform, which is an API driven and offers API/White Label solution (Single Wallet-based) for various NPCI-based products such as DMT(IMPS), AEPS, BBPS, MATM, UPI, along with various other services such as Recharges, E-Voucher, E-store, etc.

- Coordinated operations with Yes Bank, Sarvodaya Bank, and NSDL Bank to enhance transaction efficiency.
- Sarvodaya Bank: Handling commission profile for the client doing IMPS/ AEPS/ Account opening transactions on the system.
- Executed onboarding and integration processes for new clients, facilitating their access to the Transxt platform.
- Demo presentation of all the products, services and portals to current and prospective clients.
- Onboarding clients on Transxt Platforms White Label/API along with administering and assisting API Partners with the Integration process from UAT to Production with the help of the Technology Team.
- Administering and assisting all the technical queries raised by onboarded clients for various Products, Services, and Portals, and acting as SPOC for the External clients as well as Internal Departments.
- Understanding various requirements and feedback from clients and communicating the same to the technological team, and assisting in the development of the same.
- Conducted reconciliation activities and maintained MIS for operational efficiency.
- Handling Daily and Monthly Reconciliation activity, which includes transactions, Wallet, Top Up, Bank Statement Reconciliation for all the above-mentioned products, and sharing the same with the Accounts Team for maintaining the books of accounts.
- Publishing various Business and Analysis Summaries to Management for decision-making and audit purposes.
- Maintaining various MIS and monthly Invoice summaries for all products and services, along with the calculation of commission and publishing the summary to the Management and Accounts Team, respectively.
- Resolved client disputes and inquiries through email and ticketing system, ensuring compliance with RBI response timelines.

## **MANAGER**

**03/2019 to 06/2022**

### **FINANCIAL SOFTWARE & SYSTEM (P) LTD, THANE- MUMBAI**

- Managed operations while leading a team of 15-20 members to achieve departmental objectives.
- Updated Senior Manager on team progress and operational challenges to ensure alignment with organizational goals.
- SBI Bank: Work as a business Analyst and handle the client any new requirements related to changes in the system or any new project development. Handling ATM chargeback queries on a daily basis.
- Resolved queries from SBI Banks and closed them within RBI TAT, ensuring compliance and customer satisfaction.
- Coordinating with bank seniors, i.e., CM/DGM/GM, and attending meetings and giving updates to them for all related works.
- Bank of Maharashtra: Handling daily recon process for UPI / IMPS/ AEPS/ MPOS & Dispute Chargeback process. Maintain weekly, monthly & yearly data for audit purposes. Taking daily follow-up with the NPCI team regarding any issues on the NPCI portal or any issues related to the file.
- UCO Bank: Handling daily recon process for UPI & IMPS & Dispute Chargeback process. Maintain weekly, monthly & yearly data for audit purposes. Taking daily follow-up with the NPCI team regarding any issues on the NPCI portal or any issues related to the file.

## **Operation Executive**

**02/2016 to 03/2019**

### **FIRSTRAND BANK LTD TO CENTRUM MICRO CREDIT PVT LTD**

- Reporting to the General Manager
- Processed MFI loans and disbursements, including account opening, daily MIS publication to branches, KYC compliance, and loan reconciliation.
- Resolved bank queries and closed them within RBI TAT, ensuring compliance and customer satisfaction.
- Managed cash flow and performed C3R reporting activities, ensuring accurate financial tracking and reporting.
- ATM Reconciliation: (Handling & Performing 4way ATM reconciliation for Ministry of Finance ATM)
- Inward Remittance: - (Processing payment to India from South Africa, Botswana on swift messages)

**Senior Recon Executive****08/2012 to 02/2016****TATA COMMUNICATIONS PAYMENT SOLUTIONS LTD**

- Delivered regular reports to Sr. Manager that supported informed decision-making.
- ATM Reconciliation:-(Handling & Performing 4way ATM reconciliation for Ministry of Finance ATM)
- Resolved queries from banks and closed them within RBI TAT while managing all banking ombudsman cases and ensuring end-to-end resolutions. Coordinated follow-ups with NPCI team for dispute resolutions.
- Managed white label ATM reconciliation and daily chargeback dispute queries for Axis Bank, Dutch Bank, and Federal Bank. Compiled and submitted monthly audit reports on disputes.

**Senior Recon Executive****12/2010 to 07/2012****AGS TRANSACT TECHNOLOGIES LTD**

- Facilitated discussions with Senior Manager to align on strategic goals.
- Managed ATM chargeback inquiries and executed 4-way ATM reconciliation to ensure accuracy.
- Led strategic initiatives to enhance payment solutions across diverse markets.
- Collaborated with cross-functional teams to streamline operational processes.
- Developed and implemented policies for effective risk management.

**Technical Associate****03/2009 to 12/2010****FINANCIAL SOFTWARE & SYSTEM (P) LTD, ANDHERI- MUMBAI**

- Facilitated decision-making through effective reporting to Senior Manager.
- Reconciled remote onus and off us transactions for SBI Bilateral with Canara Bank using FSS ASP switch.
- Processed TLF and ASP TLF in DCRS for SBI Bilateral, NFS, EJ, VMT, and SMS reconciliation.
- Worked on Base 24 for the operations department.

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**Education**

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<b>TY. BCOM</b>	<b>03/2012</b>
MUMBAI UNIVERSITY COLLEGE	Mumbai
MUMBAI UNIVERSITY	
<b>DHMCT</b>	<b>03/2012</b>
DR. D.Y. PATIL COLLEGE	Mumbai
MSBTE BOARD	
<b>H.S.C: High School Teaching</b>	<b>03/2002</b>
SPHS JR. COLLEGE	Mumbai
MAHARASHTRA STATE BOARD	
<b>S.S.C: High School Teaching</b>	<b>03/2000</b>
SPHS HIGH SECONDARY SCHOOL	Mumbai
MAHARASHTRA STATE BOARD	

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**DECLARATION**

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

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**Hobbies and Interests**

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Listening to music, cooking new varieties of food, playing football, making new friends, and visiting new places.

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**PERSONALDETAILS**

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- Date of Birth:24th July 1983
- Address: Flat no.404, Tower 1 Cluster 5, Blossom City Runwal Garden City Dombivli East. 412104
- Marital Status: Married

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## Personal Information

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Title: UPI & IMPS and ATM Settlement Reconciliation, Payment Analytics

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## Languages

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English, Marathi, Hindi & Spanish