

# Manvi Kamboj

Noida, Uttar Pradesh, 201301

6395252513 | manvikamboj888@gmail.com

## Objective

Results-driven finance professional with expertise in financial analysis, budgeting, forecasting, and reporting. Skilled in Excel-based financial modeling, risk management, and compliance with financial regulations. Seeking to contribute to organizational growth by leveraging strong analytical skills, attention to detail, and knowledge of banking and corporate finance operations.

## Education

• <b>Galgotias University</b> MBA (Finance)	2023-2025
• <b>M.S University</b> Master of Commerce	2021-2023
• <b>Chaudhary Charan Singh University</b> Bachelor of Commerce	2018-2021

## Skills

- Financial Analysis and Reporting
- Microsoft Excel
- Financial Accounting
- Risk Assessment & Compliance
- Coordination & Stakeholder Management
- Working Capital Management
- Analytical Thinking and Problem Solving
- Team Collaborator
- Interpersonal skills

## Projects

- **A Thesis on the Impact of Plastic Money on Indian Consumers**

This research explores the significance of plastic money, including debit and credit cards, in the context of modern banking growth, usage patterns, and the regulatory framework surrounding it.

- **Capital Budgeting Financial Model**

Developed a capital budgeting model in Excel to evaluate project feasibility using NPV, IRR, and Payback Period analysis with scenario testing.

## Certifications

- **CCC – Course on Computer Concepts By NIELIT (National Institute of Electronics & Information Technology)** - Gained knowledge of MS Office, internet applications, and digital financial literacy.
- **NIELIT 'O' Level Certification in Information Technology** - Gained strong foundation in Information Technology, computer fundamentals, MS Office, databases, programming, and IT tools.
- **Advanced Diploma in Information Technology** - Completed Advanced Diploma in Information Technology, covering MS Office, databases, networking, and IT-enabled business solutions.

## Experience

- **SD Wealth**

Financial Analyst Intern - 09 August 2024-09 September 2024

- Examined both current and historical financial data
- Reviewed recent financial performance to identify emerging trends
- Compiled reports based on this information and share insights with the wider business
- Consulted with the management team to develop long-term commercial plans

- **Kotak Mahindra Bank**

Assistant Manager-WBG Operations (Ops)- March'2025-Present

- Finance professional with hands-on experience in working capital management, commercial operations, and financial risk control.
- Skilled in document verification, collateral management, receivables/payables, and cash flow optimization.
- Proficient in Finacle, Tally, and Excel for financial reporting, reconciliation, and audit support.
- Manage Working Capital Operations (WCOPS), including assessment of client financials, fund/non-fund based facilities, and compliance with RBI/Banking regulations.
- Monitoring of loan covenants, limit utilization, and asset-liability management to support credit risk mitigation and liquidity management.
- Gained hands-on exposure to fund-based & non-fund-based facilities (Cash Credit, Overdrafts, BGs, LCs) and their treatment in financial records.
- Strengthened knowledge of financial ratios (current ratio, DSCR, leverage, coverage ratios) for working capital assessment.
- Collaborated with cross-functional teams to ensure smooth client onboarding, KYC compliance, and timely query resolution.

## Achievements

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- National-level hockey player
- Secured 1st rank in Master of Commerce (Gold Medalist)