

# NIKHIL KANDULA



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## PROFESSIONAL SUMMARY

Detail-oriented and results-driven financial operations professional with over 4 years of experience in fraud detection, dispute resolution, and process improvement within the banking and financial services sector. Proven track record of maintaining high accuracy, mentoring peers, and ensuring quality assurance in transaction monitoring and risk analysis processes. Seeking a challenging opportunity to contribute to business success while enhancing professional growth.

## EXPERIENCE

### **Senior Process Executive**

Cognizant, Hyderabad — Jan 2024 – July 2025

- Conduct Anti-Money Laundering (AML) and Know Your Customer (KYC) checks.
- Manage and investigate wire transfers and credit card dispute chargebacks.
- Support mortgage processing with a focus on compliance and accuracy.

### **Process Associate**

Tata Consultancy Services (TCS), Hyderabad — Jun 2021 – Dec 2023

- Investigated Visa fraud disputes for a major Canadian bank.
- Adjudicated customer reports of unauthorized transactions.
- Initiated and processed chargebacks, resolving disputes for credit card holders.
- Analyzed transaction patterns to identify fraud risk and prevent recurring issues.
- Led quality assurance efforts to detect operational discrepancies.
- Provided training to team members and supported deployment of associates into live projects.
- Recognized for maintaining 99% accuracy and promoted to Subject Matter Expert.

## EDUCATION

### **Master of Business Administration (MBA)**

Nishitha PG and UG College, NZB — Aug 2020 – Sep 2022  
Specialization: Information Technology | GPA: 7.3/10

### **Bachelor of Science (BSc)**

Nishitha PG and UG College, NZB — Sep 2017 – Jun 2020  
Specialization: Mathematics, Statistics, Computer Science (MSCs) | GPA: 8.2/10

## **SKILLS**

- Transaction Monitoring & Fraud Detection
- MS Office
- Risk Assessment & Escalation Management
- Dispute Resolution
- Team Leadership & Training
- Communication & Time Management

## **KEY ACHIEVEMENTS**

- Promoted to Subject Matter Expert for outstanding process expertise.
- Successfully conducted training for transaction monitoring processes.
- Maintained 99% accuracy, significantly reducing operational escalations.