RESUME

D RAMANAN

Mobile: + 91 9710996319

Email: ramanan961@gmail.com

OBJECTIVE

Experienced risk analyst in transaction monitoring (fraud detection) of secured online transaction, seeking a challenging career with a progressive organization that provides an opportunity to capitalize my technical skills and explore new knowledge in the field

EDUCATIONAL QUALIFICATION

DEGREE/ COURSE	INSTITUTION / COLLEGE	UNIVERSITY	YEAR OF PASSING
M.B.A HR Operation Management	SRM Valliammai Engineering College	Anna University	2015
B.SC Electronic Sciences	Hindustan College of Arts and Science	Madras University	2018
HSLC	Rajah Muthaih Higher Secondary School	State Board	2005
SSLC	Rajah Muthaih Higher Secondary School	State Board	2003

SOFTWARE SKILLS

- Application Packages : MS-office –word, Excel, Power Point
- Basic System Knowledge & Net Surfing

WORKED EXPERIENCE

RISK ANALYST–HDB FINANCIAL SERVICES (JULY'08 2021-PRESENT) SUBSIDIARY OF HDFC BANK

- ✓ HDFC bank-Risk Intelligence & Control Unit- Monitoring for Secure online transactions

KEY RESPONSIBILITIES UPI

- Supporting services for HDFC Bank as Junior risk analyst in real time live transaction monitoring using PRM Tool (PROACTIVE RISK MANAGER).
- And raise Dispute & complaints using CRM (Customer Relationship Management) application

- Disputed Transactions and block their UPI debit services for suspicious transactions both in PRM tool and UPI admin portal.
- And have experience in marking hold funds and no debit using flex cube, Assisting MHA (Ministry of Home Affairs) in marking hold funds and NO Debit for cybercrime complaints on behalf of HDFC BANK.

KEY ACHIEVEMENTS

- Transaction Monitoring Excellence – Monitored over a 3000 plus transactions in a month with an accuracy rate of 95% and above.
- Fraud Resolution Efficiency – Resolved customers issues with prior information and guidance in an effective way to solution.
- UPI Fraud Reduction Success – Assisted in reducing UPI fraud incidents by 20% - 30% month over month.
- Dispute Reduction Expertise–Raised over 300 dispute complaints monthly for unauthorized transactions using CRM.

APPLICATION HANDLED

- Proactive Risk Manager (Transaction Monitoring Tool)
- Cards Management System (CMS)
- Experience in Handling CBCI and Flex cube
- Customer Relationship Management (CRM)
- Ms–Office (Excel, Word)

KELLY'S SERVICES-STANDARD CHARTERED GLOBAL BUSINESS SERVICE (JUNE122017TODEC12 2017)

Designation : Officer Analyst (UAE & GULF ROG)
Business : Documentation Process, Security Compliance certificate issuance and Limit Loading.
Migrations :
1. Documentation Process Hubbing from UAE & GULF ROG countries to Chennai.
2. ICDMS activities of testing and migrated from UAE & Gulf ROG Countries from
To Chennai

Applications used:

- Collateral Management System (SCC issuance, Limit Loading)
- Daily Reports and Monthly Reports
- ICDMS
- CDMS library

TRAYEE BUSINESS SOLUTION (05 Oct 2015 to 05 Nov 2016)

Designation : Tele- Calling Executive
Business : KYC Process (Airtel 4G Sims) & Airtel Broadband Calling

- Area of Interest
- Cold Calling in Airtel Broadband
- Queries Handling Airtel 4G
- Address Capturing and Sending a product to Customer Satisfaction.
- Achieve Target monthly Wise performance in Airtel Broadband.

PERSONAL DETAILS

NAME	:-	D.RAMANAN
DATA OF BIRTH	:-	14/04/1988
FATHER'S NAME	:-	S.DEVARAJ
NATIONALITY	:-	INDIAN
MARITAL STATUS	:-	MARRIED
LANGUAGES KNOWN	:-	TAMIL, ENGLISH
ADDRESS	:-	NO:- 25/7 SRINIVASAPURAM, PATTINAPAKKAM, CHENNAI-600 028

DECLARATION:-

I do here by declare that above mentioned facts and information is true to the best of my knowledge and belief.

Date :

Place : Chennai

(**RAMANAN D**)