

Bhuvaneswari Vijapure

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OBJECTIVE:

To give my efforts to a company and contribute to the organization with my main focus lying on continuous learning, teamwork and solid execution of company objectives and hence try to be its important asset.

CURRENT WORK EXPERIENCE:

Company name : **Concentrix**
Designation : Sr. Rep, Operations - Analyst - Financial Investigation Unit
Job Title : Advisor II, Transaction processing
Duration : June - 2022 - Present

ROLES AND RESPONSIBILITIES:

- Conduct comprehensive research investigations on transactions, individuals, entities, identify and mitigate financial crime and reputational risks & identifying the fraudulent activities on the account and also offboarding and reporting the user's accounts externally to the respective authorities.
- Reviewing, investigating and reporting money laundering cases except business accounts.
- Providing the on-going monitoring and resolving of the formal complaints and Financial Service complaints related to the Financial Investigations.
- Ensuring strict adherence of policy and compliance for the bank.
- Analyse, investigate, and resolve only escalated cases received from various teams including Research & exit management (REMU), AML and Transaction Monitoring (TM).
- Enforce sound judgement to evaluate unusual activity report (UAR) and write Risk Based Investigation (RBI) notes and Suspicious activity report (SAR) for questionable accounts based on the investigation.
- Collaborating with internal teams like cyber security and external enquiries and also with the chat teams for reviewing fraud reports and law enforcement agencies, requests.
- Investigation of user account with the Zendesk reports, TC-40 reports and DPA reports and adding the proper typology to filing of the SAR.
- Moving the fraudulent funds to the victim sources by the indemnity or to the respective banks.
- Performing periodic KYC reviews.
- Ensuring all alerts or action, inappropriate manner within agreed procedure standards.
- Deep investigation on the Potential expose persons (PEP) accounts as source of funds and source of wealth of the user account and also searching for the online presence of the user and taking the necessary action on the user's account.

- Analysing and investigating customers who match negative media.
- Performing off-boarding requests on customer accounts.
- Performing source of funds and wealth reviews for customer accounts.
- Monitoring and regulating high-risk activity for various business verticals.
- Deep Investigation on ATO accounts and raise a ticket for restrict the account to avoid further fraudulent activities.
- Before taking the action reviewing the whole transaction, KYC, Selfie, device, logs, alerts, chat and SOF to ensure nothing is missed.
- Handling the escalation cases make sure it is remediated and providing the detailed information to the team lead.

PREVIOUS WORK EXPERIENCE:

Company name : **Infosys BPM Pvt Ltd**
 Designation : Senior Process Executive (Fraud investigator)
 Job Title : Fraud Risk Operations
 Duration : 11th-Nov-2019 to 24th Dec-2021

ROLES AND RESPONSIBILITIES:

Investigating the client's complaints relating to the bank cards and identifying the fraud in customer's account

- Investigating the case by: verifying previous participation, spending pattern, balance account activity, Account relationship etc.
- Verifying the affidavit sent by the client for related claim
- Verifying stop payments made by the clients if not placing stop payment to prevent further transactions
- Deciding whether to "Pay" or "Deny" the claim and issuing credits and reversing applicable bank fee when we are honouring.
- Sending letters with correct data using standard business day and adding the notes for the feature reference.
- Coordinating with onshore for more information
- Responsible for allocated work in the day-to-day workflow
- Responsible for analysing the daily status of the team and providing feedback to the higher level
- Maintaining data integrity in share point
- Provide internal (Offshore) & external (Onshore) audit support as required
- Running the tool for entire team if required
- Giving the training to the new joiners as a Process expert.

TOOLS OR APPLICATIONS:

Applications

- DVR (Digital Video Recorder)
- Main Frame (Black screen)
- RETS
- Share point

- Channel link (platform)
- X-Net
- Google maps

ACADEMIC QUALIFICATIONS:

BCA (Bachelor of Computer Applications) - Shri Sangameshwar Arts and Commerce College Chadchan - RCU University Belgaum - 74.05%

PUC (Science) - Shri Sangameshwar PU College Chadchan - KE Board Bangalore

Secondary Schooling/ SSLC - Morarji Desai Eng Med Res School Chadchan - 74.56 %

PERSONAL STRENGTH:

- Enthusiastic in learning new technologies and processes.
- Good team worker and ability to deal with people diplomatically.
- Confident, Determined and easily adaptable to any working environment and willingness to undertake new Challenges.
- Excellent written and oral communication skills, Analytical skills, Problem solving and public speaking skills.

COMPUTER PROFICIENCY:

- MS Office (Word, Excel, PowerPoint and Outlook)
- Operating System (Windows, Mac OS)
- Networking

ADDITIONAL COURSES ACCOMPLISHED:

- Banking course (T-100) and CS 100
- I Leap 2.0

EXTRA-CURRICULAR ACTIVITIES AND ACHIEVEMENT:

- Secured SPOT award in Infosys for excellence performance
- Certified in Design Thinking Module from Infosys
- Received RR award in Concentrix for maintain Quality and Efficiency

PERSONAL INFORMATION:

Nationality : Indian

Name : Bhuvaneswari Vijapure

Father Name : Mallikarjun Vijapure

Mother Name : Girija Mallikarjun

Date of Birth : 17/10/1997

Languages known : English, Kannada, Hindi, Marati and Telugu

Marital Status : Unmarried

Interest : Dancing (National and State level), Writing (Google it - sunshinebhuvi Writer), Drawing, Painting, Sports.

DECLARATION:

I hereby declare that the above information furnished here are true to the best of my knowledge and belief.

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