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PERSONAL PROFILE:

Father's Name : Mr. Sundram V.K

Date of Birth : 26/05/1994

Gender : Female

HOBBIES:

- Solving Sudoku
- Clay art

LANGUAGES KNOWN:

- English
- Tamil

PROFESSIONAL SKILLS:

- Team work with yardstick ability
- Ardent Learner

CAREER OBJECTIVE

Seeking a deemed position requiring great operational and technical level skill development in engineering and to be a part of an organization which will utilize my knowledge and for the future growth of the company

ACADEMIC RECORD

Bachelor of Engineering – (2011 - 2015)

Specialization : Electronics and Communication Engineering

Institute : SriGuru Institute of Engineering, Coimbatore

University : Anna University, Chennai

Aggregate : 7.8 CGPA

Higher Secondary – (2009 – 2011)

Institute : Saratha Matriculation Higher Secondary School

Aggregate : 83.83%

SSLC – (2007 - 2009)

Institute : Saratha Matriculation Higher Secondary School

Aggregate : 86.86%

AREAS OF INTEREST

- Banking Operations
- Merchant Operations
- Anti Money Laundering [AML]

POSITIONS OF RESPONSIBILITIES

- Worked as a “Project Coordinator” in college
- Worked as a “Placement Coordinator” in college
- Worked as an “Executive Coordinator” in Symposium.
- Worked as an "Assistant Manager" in YES bank.

VALUE ADDED COURSE

- Advanced Embedded Systems in C

WORK EXPERIENCE

ASSISTANT MANAGER (Merchant Operations) – Feb 2021 – Aug 2021

Worked as an “Assistant Manager in YES Bank in Cards Operation – MEOP’s”, “Since Feb 2021 till Aug 2021”

Roles and Responsibilities in Merchant Operations for Payment:

- Managed the daily spend of INR 6 crores+
- Validating and authorizing the payments to merchant on Day2 for the transactions done on Day 1
- Handling the team to resolve POS merchant queries with accuracy
- Monitoring all the GL's pertains to Credit cards, Debit cards, prepaid cards, ATM Acquiring and Merchant acquiring.
- Posting the payments properly and ensuring the exceptions are handled correctly
- Cross verifying on unmatched reconciliation cases for closure of all aged open breaks
- Ensure tracking, accurate and timely resolution of issues and exception raised
- Verifying the over or unpaid payments to clear the exceptions
- Managing disputes and recovering rentals from merchant
- Authorizing the refund and chargeback related cases after final verification
- Merchant query handling for debit and credit transactions
- Resolving terminal and financial reconciliation issues
- Initiating alerts to merchant for payment hold (Risk hold cases)
- Handling the team with proper MIS and Trackers
- Cross verifying the proper credits and debits in Income, GST, Receivable and Expense accounts
- Sharing the GST report of payments to concern department on time

Technology Involved: FCR, Excel, VIVA connect

FINANCIAL OPERATIONAL SENIOR EXECUTIVE – May 2018 – Feb 2021

Worked as an “**Financial Operational Senior Executive in SBI Cards and Payment Service Limited in Credit Card Department**”, “**Since 14th May 2018 till Present**”

Roles and Responsibilities in Credit Card:

- Liaise with respective functions for the speedy closure of complaints
- Account closure and NOC generation will be done
- Tracking and settling the delay payments
- Investigating the unauthorized disputed transactions
- Verifying the consent letter and modifying the demographic address and contact changes
- Cross verifying satisfaction checks and Credit Limit Enhancement will be done
- Initiating the NEFT process for Credit Balance refund, Balance Transfer, Balance Transfer on EMI and Encash
- Purging off the unsettled transactions
- Handling Dispute cases like Merchant not received, double billing transaction not done by the customer, Excess amount debited by merchant without customers knowledge and so on
- Working in VISA & Master lounge program and in Priority Pass issues
- Having a good hand in Reward Point approval Management, Suspicious transaction cases, Application process Issues, misspelling of the card type, Wrong card type Issued and in EWS (Early Warning Signal) cases
- Rectifying all kinds of issue in Encash , Flexipay, BT , BT on EMI , EMD (Easy Money Draft)
- Verifying the documents processing for Credit Limit Enhancement

Technology Involved: Card – One, Vision Plus (MOCHA)

OFFICER - Nov 2015 to April 2018

Worked as an “**Officer**” in “**IndusInd Bank Private Limited**” in “**General Banking Debit Card Department**” “from 6th November 2015 till 30th April 2018”

Roles and Responsibilities in Banking Industry:

- Responsible for handling all sorts of queries of customer
- Involved in all kinds of debit card functionalities like card activation, deblocking and Hot listing
- Having good hands in account and card upgradation of the customer
- Good knowledge in resolving suspicious transaction in customer's account
- Playing a major role in card management system majorly in debit card section
- Verifying and approving the debit card once the request has been taken
- Assigning all the approved debit cards for the final approval and delivery
- Checking whether the account has been suspected with any fraud and appropriate action against the fraudulent happened
- Checking the fraud suspicious case and transaction occurred in the customer's account
- Handling ATM dispute cases like incomplete cash dispense and failure transaction
- Working in Verify by Visa problems at the time of online transaction.
- Approving loyalty point redemption request along with point transfer in debit card
- Also have work experience in **Compliance and SME** for nearly 11 months

Technology Involved: Talisma, Finacle, DCMS (Debit card Management system), I-works, Mobile banking.

IN PLANT TRAINING

- Undergone In-plant training in “**Networks**” held at **HCL**, Coimbatore
- Undergone In-plant training in “**Android**” held at **Abile Technology**, Coimbatore

CO-CURRICULAR ACTIVITIES

PRESENTATION

- Participated in Paper Presentation on the topic **“Voice Recognition on Wireless based home Automation”** at **“Kongu Engineering College”**.

WORKSHOP ATTENDED

- Attended one day workshop in **“Embedded”** in SriGuru Institute of Technology, Coimbatore.
- Attended one day workshop in **“Hacking”**, in SriGuru Institute of Technology, Coimbatore.

PROJECT DETAILS

- Futuristic E-Ticket Booking System for a prearranged Railway trip.

DECLARATION

I solemnly declare that the information furnished above are true to the best of my knowledge.

PLACE:

DATE:

(SHOWMYAPRIYAA V.S)