

CURRICULAM VITAE

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Objective:

Seeking a challenging career that encourages continuous learning and provides exposure to new ideas, which simulates professional and personal growth and help to function as an asset to company.

EXPERIENCE SNAPSHOT

Industry: Banking

Integrated Solutions for ICICI Bank Ltd – Mangalore (2005)

Designation: Marketing Executive

Time marketing & I Process for ICICI Bank Ltd – Bangalore. (2005-2006)

Designation: Phone Banking Officer.

Standard Chartered Bank & Standard Chartered Operations and Excellence. (2006-2013)

Designation: Officer, Customer Satisfaction.

Officer –Service Operations.

Senior officer –service operations

Officer Fraud Control Unit.

PAYBACK India (April'2013 till date.)

Assistant Manager – Fraud Risk Analytics.

IndusInd bank (March'2014 to December'2015)

Designation: - Deputy Manager – Risk Containment Unit

Reliance Capital
Designation:- Area Risk Manager

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Reliance Home finance (December' 2015 May'2019)

Designation:- Area Risk Manager:-

- Sampling and screening of MSME, Home Loan, LAP and Construction Finance applications and initiating necessary checks on the suspected triggers noticed on the application and subsequent KYC documents.
- Docket checks during disbursement process. Validation of legal and technical reports.
- Handle Approved project funding verifications.
- Conducting dealer verifications and maintaining a database of the verified dealers for SME customers. There by ensuring customers are being dealt with genuine dealers.
- Cross check of document verification, Valuation cross checks, PD cross checks.
- Conducting post disbursal checks by visiting the customers and verifying the end use of the funds.
- Monitoring, First Payment Default and infant delinquency cases.
- Handling hunter match cases and investigating the same.

IndusInd bank (March'2014 to December'2015)

Designation: - Deputy Manager – Risk Containment Unit

- Sampling and screening of all the Personal Loan and Credit card applications and initiating necessary checks on the suspected triggers noticed on the application and subsequent KYC documents.
- Conducting DSR Interviews to those DSR's who were involved in sourcing the fraudulent applications and thereby analyzing the reason for the inflow of the fraudulent application.
- Responsible for taking necessary actions against the concerned Sales Personal in case of any lapse / fraudulent intensions by him/her.
- Seeding activity towards the sales personals on a monthly basis.
- Investigation of Skimming / counterfeit card usage and identification of POC.
- Timely communication of key information and fraud trends to line manager by generating detailed fraud control MIS.
- Timely communication of the fraud trends to the sampler and the discussion on the fraudulent files noticed during the previous months.
- Responsible for investigation of phishing and vishing cases and creating awareness to the customers.
- Investigation of lost/stolen cards transactions, online transaction frauds, and suspected transactions.
- Ensure active communication with the franchises and other external agencies in order to prevent frauds proactively

PAYBACK India: (April'2013 to March'2014)

Designation:-Asst Manager – Fraud Risk analytics

- Analyze data to identify exception patterns in Points earn/ burns.
- Analyze transactional data, customer interaction data, data from various applications at Call centre like IVR, Call recording application, CRM etc to identify potential risk areas and exploitation by customers / partner employees.
- Consistent monitoring of customer transactional data to define unusual pattern leading to fraud identification.
- Submit reports with recommendations of such analysis in time.
- Study all current and new business process to identify potential risk areas.
- Documentation of process/ methodology for all identified fraud areas.
- Data validation of all goodwill points/bonus points/ double uploads of activities to ensure data sanity and prevention of fraud.
- Investigate and resolve complicated cases escalated from CC or BO team.
- Testing of live / production system (Website/LMS /OTC/PG system) on behalf of Operations team and report discrepancies/ bugs if any to mitigate financial loss to the organization.

Standard Chartered Bank (17-05-2010 – 09-04-2013.)

Designation: Fraud control Officer.

- Sampling and screening of all the lending and non lending product applications and initiating necessary checks on the suspected triggers noticed on the application and subsequent KYC documents.
- Initiating necessary checks on the System Automated Sample applications and subsequent KYC documents of Credit cards and Personal Loans.
- Conducting DSR Interviews to those DSR's who were involved in sourcing the fraudulent applications and thereby analyzing the reason for the inflow of the fraudulent application.
- Responsible for taking necessary actions against the concerned Sales Personal in case of any lapse / fraudulent intensions by him/her.
- Seeding activity towards the sales personals on a monthly basis.
- Investigation of Skimming / counterfeit card usage and identification of POC.
- Timely communication of key information and fraud trends to line manager by generating detailed fraud control MIS.
- Timely communication of the fraud trends to the sampler and the discussion on the fraudulent files noticed during the previous months.
- Responsible for identifying and investigating money laundering cases and submitting Suspicious Activity Reports.
- Responsible for investigation of phishing and wishing cases and creating awareness to the customers.
- Investigation of lost/stolen cards transactions, online transaction frauds, and suspected transactions.
- Ensure active communication with the franchises and other external agencies in order to prevent frauds proactively

Standard Chartered Operations and Excellence (01-09-2009 to 14-05-2010)

Designation: Senior Executive Service Operations.

Standard Chartered Bank (5-05-2009 to 31 -08-2009)

Designation: Officer, Service Operations.

- Handling customer complaints forwarded by the front end officers.
- Analyzing root cause of the Customer queries /concerns
- Resolving cardholder's issues by taking necessary actions for the non recurrences of issues.
- Calling customer and clarifying / informing about the issue and assuring the banks best services.

Standard Chartered Bank (12 - 06- 2006 to 31 – 08 - 2009)

Designation: Officer, Customer Satisfaction.

- Handling credit card queries [Emails and letters]
- Analyzing root cause of the Customer queries / concerns
- Resolving cardholder's issues.
- Reply satisfactorily subsequent to investigation.
- Reviewing the quality of the responses of the Junior Officers.

ICICI Bank Ltd (I process)– Bangalore. [4th March, 2005 to 10th June, 2006]

Designation: Phone Banking Officer.

- Out bound service calls to the existing customers of Mangalore, Indranagar, branches.
- Providing information of the new products launched by the bank.
- Cross selling Fixed Deposits accounts, Recurring deposits accounts, Easy deposit cards, Insurance and Mutual funds.
- Scheduling and executing field officers to meet the customers for cheque deposits and account opening.
- Maintaining good rapport with customers.

ICICI Bank Ltd – Mangalore [3rd July, 2004 to 30th January, 2005]

Designation: Marketing Executive

- Visiting customer places and selling Personal loan.

Educational qualification:

**B.com from Pompei College, Mangalore University,
Diploma in Computer Applications and Basics from St. Aloysius College, Mangalore.**

Personnel Details:

Date of Birth : 3rd September, 1983

Marital Status : Married

Nationality : Indian

Languages Known: English, Hindi, Kannada and Tulu

References (Available On Request)

Date:

Place:

Ranjith J Shetty