

SENIOR RISK MANAGER Resume Sample www.timesresumes.com

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Highly motivated and effective Senior **Risk Manager** with **9 years extensive experience** in Banking & Financial services (BFSI), who delivers high quality results under pressure. Innovative and reliable individual with excellent presentation and communication skills and proven ability to achieve organizational goals while displaying dedication, flexibility and management skills. Strong organization, project management and effective multi-tasking skills with demonstrated ability to manage expectations, deliver results, and the necessary drive to enhance organizational reputation through service excellence.

Seeking a career progression to Senior Management level.

PROFESSIONAL STRENGTHS

Fraud Investigation	Risk Management	Organizational Leadership
Prevention Management	Operational Risk Assessment	Organization Skills
Recovery Management	Process Re-Engineering	Change Management
Insurance Claims Investigation	Process Mapping / improvement	Strategic Planning & Implementation
Regulatory Reporting	Statutory Compliance	Customer Grievances Management
Financial Crime Prevention	Policy & Procedure Compliance	Agency Management
Persistency management	Claims Management	Training & Compliance Management

TECHNOLOGY SNAPSHOT

Microsoft Word, Excel, Outlook, PowerPoint; Internet, email, Windows 2000/XP/7,
Life Asia (Insurance Domain) & Profile (Core Banking Domain)

PROFESSIONAL COMPETENCIES

- ❖ **Excellent** risk assessment skills, including risk identification and measurement, mitigation strategy development, regulatory management, policy and procedure development.
- ❖ **Proven ability** to work in matrix environment, provide oversight, negotiate & directly influence change.
- ❖ **Collaborate** with business and functional experts to provide risk assessment guidance, recognize risks and design enhancements.
- ❖ **Outstanding interpersonal and communication skills**, including ability to negotiate compromise and demonstrate diplomacy in sensitive situations and to interact effectively with senior management.
- ❖ **Excellent analytical** and problem-solving skills.
- ❖ **Strong decision making**, analytical and creative thinking skills.
- ❖ **High level** of professionalism, self-motivation and sense of urgency.
- ❖ **Ability to prioritize** and execute on multiple, simultaneous, complex priorities.

AWARDS AND HONORS

- 🏆 Received “The best trainer” Award in Risk - Category for the FY 2006-07 & for 2008-09 from XYZ Co.
- 🏆 Received “Long Service” Award for completing 5 years of successful service from XYZ Insurance.
- 🏆 Talent Listing “A” under Talent Listing of the Organisation (XYZ Finance).

PROFESSIONAL EXPERIENCE

ABC Bank Ltd, Bangalore

Sept 11 to present

Senior Manager – Investigations & Fraud Management

- ❖ **Lead and Manage** the Retail Fraud Investigations Unit for Pan India consisting of 514 branches, with a Net Profit of Rs. 650.0 Crores for FY 2013 and Customer assets valued at Rs 33K Crores.

- ❖ Directly **Report to** Head Vigilance & Investigations.
- ❖ **Efficiently monitor and Investigate** Insider Fraud, Collusive Insider Fraud, First Party Fraud, Third Party Fraud, Money Laundering Fraud, Mortgage Fraud, Application Fraud, Trade Finance Fraud, Business Banking Fraud, Identity Theft etc.
- ❖ **Coordinate** and work in tandem with Operational Risk Management, Compliance, AML, Statutory Reporting, Internal Audit, IT & Legal teams for framing proactive risk based alert generating system for mitigating Internal & External frauds effectively
- ❖ **Critically** conduct Spot Inspections across all branches and prepare review reports, for review by the Executive & Board Audit Committee's of the bank.
- ❖ **Network** with several other banks, financial institutions and law enforcement agencies to trace and track financial crimes like skimming, carding, identify thefts and cyber crimes.
- ❖ **Conduct critical assessment** of existing processes, system loopholes and their vulnerability to fraud & Suggest adequate mitigation processes. Work closely with Operational Risk Management team for creating the operational framework, Risk Control Self Assessment model, Key Risk Indicators, Scenario Analysis & Loss Data analysis, based on the findings derived from the frauds & alerts reported.
- ❖ **Submit Regulatory report** of fraudulent transactions to Reserve Bank of India (RBI) at regular intervals, as per RBI guideline through FMS Module.
- ❖ **Conducted "Staff Accountability Study"** on all advances. This resulted in NPA for more than INR 50 Lacs. Periodically submit the review report to RBI.
- ❖ **Ensure adherence** to "Know Your Customer" norms as per regulatory guidelines.
- ❖ **Monitor** the "Anti Money Laundering" alerts & conduct detailed study on the same
- ❖ **Conduct onboard & activity base trainings and seminars:** instruct new recruits & specialized groups, including Branch Operations Head, Branch managers, Cluster Head, Process Head, Vice President.

ACHIEVEMENTS:

- ❖ Nominated sole representative of the vigilance Department to work with the special project team under the direct guidance of Executive Director (who manages Vigilance, Audit & secretary departments).
- ❖ Represented XYZ Bank in 2012 for 2 days meet & Seminar for all India Banking Risk & Fraud Managers conducted by IDRBT (Institute for Development and Research in Banking Technology) in Hyderabad.
- ❖ Attended the Master class on "Fraud and Forensic Auditing Excellence in 2012" conducted by Synergy India on Nov 2012 at New Delhi for the Key representatives of Indian BFSI Industry.

ABC Insurance Company Pvt. Ltd, Bangalore

Nov 05 to Sept 11

Senior Manager - Risk Control

- ❖ **Received 4 promotions** (during Nov 2005 to Sept 2011) - Risk Executive, Risk Specialist, Risk Manager and Senior Manager - Risk Control, as a result of outstanding performance & excellent results.
- ❖ **Led and Managed** the functions of 6 Risk Controllers (Their positions vary from Specialist to Manager Levels). Each controller was responsible for 1 state / stand alone portfolios.
- ❖ **Responsible for** Managing the entire risk portfolio for South India (140 branches and 240 businesses spokes & Micro offices) and additional responsibility for Middle east (UAE).
- ❖ Directly **Reported to** Senior Vice President – Risk Control.
- ❖ **ACHIEVEMENTS:**
- ❖ **Awarded** the best trainer in (Risk - Category) for the FY 2006-07 & for 2008-09.

- ❖ **Represented** XYZ Insurance for All India Risk Summit organized by Asia Insurance post at Taj Mahal Palace, Mumbai in 2008, 2009 & 2010.
- ❖ **Instrumental** in successful recovery of INR 350 Mn in the last 2 years. Highest in the country with a track record of having recovered 88% of total fraud reported.
- ❖ **Effectively** designed and implemented a Risk Dashboard and escalation framework to report key risk issues which improved reporting by 100%.
- ❖ **Dynamically Functioned as consultant** (Risk Team) in multiple concurrent projects with increasing levels of complexity & liaised with the concerned department to carry out LEAN & SIX SIGMA Projects, with an objective to decongest the process complexities & boost security.
- ❖ **Successfully revamped** the existing Risk Management System (RMS, in house risk reporting module) in close coordination with the project team.
- ❖ **Played a vital role** in Six Sigma Black Belt Projects (Mis-selling, Data Security, Payout de-risking).

PREVIOUS EMPLOYMENT

MNP Service Specialist Ltd, Bangalore March 05 to Nov 05
Manager - Zonal Operations. (Reported to National Head – Operations).

PQM Logistics, Bangalore March 04 to March 05
Logistics Analyst. (Reported to Vice President - Marketing).

EDUCATION

Masters Degree in Business Administration 2002 To 2004
Bachelor’s Degree in Computer Science 1999 To 2002

PERSONAL DETAILS

Date of Birth -----
 Nationality -----
 Marital Status -----
 Passport No. -----
 Languages Known -----

References: Available on Request