**RISK INVESTIGATION AND FRAUD CONTROL**

4+ years experience in Risk Control and Fraud Management.

**Anirudha**

**Bhagavathula**

**Achievements**

**2Gold** medals in State level Roller Skating competion.

**O**ne of my Photo got selected in All India Corporate Photography Contest 2019 for the exibition at Mumbai.

**Oragnational Achievements**

**Gold Star Award** for identifying process deviation in sourcing loans through DSA.

**Pat On Back Award** for identifying New Fraud Trends in Google wallet.

**Hobbies**

Photography



Skating



**Languages**

English, Hindi and Telugu

**Education**

**B.TECH**(ECE) - 2015 with 67%

**College:** Swami Vivekananda Institute of Technology **Intermediate**(MPC) - 2011 with 77%

**College**:Narayana Jr. College

**SSC**- 2009 with 87%

**School**: Narayana Concept School

**Contact**

🕻 9032606000

🖂[anirudha.6000@gmail.com](mailto:anirudha.6000@gmail.com)

Nagaram, Hyd 500083



**Professinal Experience**

**HDFC Bank Ltd.** 2018 Sept – Till Date

**AssistantManager**

* Maintain and Update Risk Management policies.Ensuring adherence to the Policy/ Procedures by the Line Credit Function
* Implement and Improvement of Operational Risk Management framework including Ops Loss KRI etc.
* Carry out risk reviews for areas identified implementation of outsourcing risk framework as approved by the management.
* Validation of process manuals to check for inherent process risks.
* Identify cross functional risk and initiate discussions with the team.
* Identification of Early warning risk Indicators through monitoring Triggers and Periodic review of Portfolio at various parameters.
* Preparation of Investigation Reports and provide resolution in CRM (Customer relationship managment).
* Responsible for conducting Fraud awareness program.
* Tracking disbursement on various cuts to ensure sourcing quality.
* Identifying and reporting the key fruad trends in various markets
* Working on various UPI applications and monitor online transactions to prevent any fraudulent transactions.
* Providing resolutions for the E-Commerce customers by approving or rejecting the Payment Gateways depending on their eligibility (After thorough review of their business).

**WIPRO** 2016 March – 2018 July **Quality Analyst**

* Worked as a Quality Analyst (E-Commerce) and as part of my role I am Responsible for conducting manual investigations and to identify fraudsters, enforce GOOGLE product policies, learn spam patterns, and identify product vulnerabilities.
* Perform random audits across the team and give necessary feedback, maintaining the accuracy and provide training sessions.
* Ensure compliance with regulation in the areas of verification and money laundering along the enforcement of Google Wallet policies.
* Worked under various products like Google Wallet which is used across USA and UK. I was one among the pilot batch for Google Pay (Tez).