

**Naveen Babu N.S.**  
**Sr. Risk Systems Analyst | Bangalore, India**

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## BASIC INFORMATION

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| <b>Experience in:</b> | FinTech Industry                                                       |
| <b>Email:</b>         | <a href="mailto:babu.naveen007@gmail.com">babu.naveen007@gmail.com</a> |
| <b>LinkedIn:</b>      | <b>Please Provide</b>                                                  |
| <b>Phone:</b>         | +91 9035502919, 9945603300.                                            |
| <b>Language:</b>      | English, Telugu, Tamil, Kannada Hindi, and Malayalam.                  |
| <b>Address:</b>       | Bengaluru, Karnataka, India                                            |

## CAREER CONTOUR

I am unwavering, meticulous, and highly competent in the **FinTech Industry**. I have a consistent record of delivering results-driven work with a proven ability to implement my projects in an organised manner, spanning **13+ years** of my successful career.

My expertise:- **FinTech Industry – Operational Risk Management, Credit Risk Analytics, Risk Metrics & Measurement, Risk Governance, Control & Issue Management, Risk Reporting, Data Analysis, Data Quality Management, Fraud Investigation, Credit Card Disputes, Chargebacks, Root Cause Analysis, Risk Assessment & Mitigation, Regulatory Compliance, Process Improvement, Stakeholder Management**. I have in-depth knowledge of all the ethics of management. I possess effective communication skills and am a team player with strong organisational, Logical, and Problem-Solving Abilities.

I have extensive experience working with large-scale organisations, such as **ANZ Support Services**. I am well-versed in skills including analysis, problem-solving, and coordination, which have contributed to my success and dedication. Strong influencing and negotiation skills coupled with a proven ability to think in and out of the box, generating new solutions.

I have commenced my profession as a **Trainee** and risen myself as **Sr. Risk Systems Analyst** in a reputable company. I would like to see myself growing with the passing years of hard work and dedication. I have been awarded many accolades for my result-oriented hard work.

Armed with a multitude of competencies and work experiences, I am confident to carry forward any organisation's vision & objectives with sufficient ease and dedication to my job responsibility.

## EXPERIENCE

**Mar 2015 – Present | ANZ Support Services | Sr. Risk Systems Analyst | Operational Risk**

### **Responsibility:-**

- Provide support and resolution for user queries related to Control Management, Issue Management, and Operational Risk processes within ServiceNow.
- Collaborate with business and technology teams to gather requirements and translate business needs into technical solutions.
- Create and maintain Authority Documents, Control Objectives, Citations, and governance-related documentation.
- Develop and enhance ServiceNow Workspace Pages, custom views, filters, and user-focused configurations.
- Design, develop, and maintain risk reports and dashboards within ServiceNow to support risk monitoring and decision-making.
- Coordinate with technology teams to source and integrate ServiceNow data from SNOW Mirror into Google Cloud Platform (GCP).

- Validate, analyse, and manage risk data pipelines to ensure data quality, consistency, and accuracy.
- Develop and maintain Qlik Sense and Tableau dashboards using data sourced from GCP.
- Deliver executive and operational reporting through interactive dashboards and data visualisation solutions.
- Support data governance, system testing, UAT, risk reporting, and process improvement initiatives.
- Act as a bridge between business users and development teams to ensure successful implementation of risk management solutions.
- Support user training and platform adoption activities related to ServiceNow and risk management processes.

## **Dec 2019 – Jul 2024 | Risk Systems Analyst | Credit Risk**

### **Responsibility:-**

- Managed the ingestion and validation of manual data files into the Risk Authority (RAY) – Moody's Analytics Engine.
- Ensured data completeness, accuracy, and error-free processing for downstream credit risk calculations.
- Monitored and supported End-of-Month (EOM) batch processing and generation of critical credit risk metrics.
- Collaborated with Credit Risk Modelling, Finance, and Risk teams on Expected Credit Loss (ECL) forecasting, scenario analysis, stress testing, and portfolio risk assessment.
- Provided subject matter expertise on data ingestion, calculation methodologies, and risk metric outputs.
- Supported risk frameworks and regulatory requirements including APRA Prudential Standards, AIRB, FIRB, IFRS-based credit risk calculations, and APRA Capital Reform initiatives.
- Translated complex risk methodologies and calculation logic into clear explanations for non-technical stakeholders.
- Partnered with technology and development teams to improve risk systems, data quality controls, processing activities, and risk reporting.
- Assessed the impact of product, policy, methodology, and regulatory changes on credit risk metric calculations.
- Conducted detailed data analysis, reconciliation, validation, and quality control reviews across multiple systems.
- Developed and maintained automated tools, documentation, and Excel macros for recurring business queries, historical trend analysis, what-if scenarios, and risk reporting.
- Maintained historical data repositories and analytical datasets supporting business, audit, risk, and regulatory reporting.
- Analysed data sourcing, transformation, and movement across enterprise banking systems including CAP/CTM, CACHE, VISIONPLUS, MIDANZ, AMBIT, and Customer Lending (CL).
- Investigated data quality issues relating to product mapping, book-code classifications, risk ratings, portfolio segmentation, and regulatory reporting attributes.
- Supported end-to-end data lineage analysis and troubleshooting across enterprise data warehouses and risk reporting platforms.
- Executed post-production validation and testing following system releases and enhancements.
- Performed UAT, regression testing, and post-implementation verification for risk calculation and reporting changes.

## **Mar 2015 – Dec 2019 | Senior Analyst | Customer Service Operations – Claims & Disputes**

### **Responsibility:-**

- Processed and managed issuer-side credit card disputes and chargebacks throughout the complete dispute lifecycle.
- Conducted detailed investigations of disputed card transactions using CTM and VISIONPLUS.
- Reviewed debit and credit card transaction histories to assess claim validity and investigate unauthorised transactions.
- Analysed transactional, customer, and dispute data using Pega and Microsoft Excel to identify trends and potential fraud indicators.
- Investigated both fraud-related and non-fraud-related disputes in line with internal policies and industry regulations.
- Managed chargeback processing, case tracking, evidence review, representment activities, and dispute monitoring through settlement.
- Performed monetary adjustments, account corrections, and customer reimbursements while maintaining operational controls and quality standards.
- Maintained productivity, quality, and SLA targets across dispute-processing activities.
- Acted as a customer advocate while balancing customer experience, risk management, and regulatory requirements.
- Collaborated with internal teams to resolve complex chargeback and dispute cases.
- Analysed suspicious transaction patterns, potential fraud activities, and emerging scam trends.
- Supported fraud detection and prevention initiatives by investigating unauthorised transactions and escalating high-risk cases.
- Applied fraud-prevention methodologies to reduce chargeback volumes and minimise operational losses.
- Communicated investigation findings clearly to internal stakeholders and customer service teams.
- Supported escalated dispute cases and complex customer enquiries related to card transactions and fraud claims.

**Tools & Systems:** CTM | Pega | VISIONPLUS | Visa Resolve Online (VROL) | Falcon | Microsoft Excel

## May 2013 – Oct 2014 | Technicolour Services Private Ltd. | Junior Automation Technician

### Responsibility:-

- Maintained metadata of files received and files sent.
- Performed data analysis and presented results using SQL, SSIS, and MS Access, Excel, and Visual Basic scripts.
- Imported, exported, and manipulated large volumes of data within tight deadlines.
- Manipulated files and associated data for rapid delivery to clients and loading into internal databases.
- Supported data-processing and file-management activities to ensure timely delivery of business requirements.

## Jun 2010 – May 2011 | HDFC Bank Limited | Trainee

### Responsibility:-

- Supported the opening of Savings Bank, Salary, Fixed Deposit, and Term Deposit accounts.
- Verified funds available for account opening and processed the required account credits.
- Maintained and reported daily production details to managers.
- Coordinated with team members and branch managers to facilitate faster account opening.
- Ensured account-opening activities were completed accurately and without discrepancies.

## ACHIEVEMENTS

- Built 11+ years of progressive experience across Risk Management, Credit Risk, Operational Risk, Fraud, and Banking Operations.
- Progressed from Customer Service Operations – Claims & Disputes into Credit Risk Analytics and subsequently Operational Risk Systems.
- Developed strong expertise in risk metrics, ECL, regulatory reporting, data governance, and risk data validation.
- Successfully supported risk-system data ingestion, EOM processing, data lineage, reconciliation, and credit-risk reporting activities.
- Developed risk dashboards and reporting solutions using ServiceNow, Qlik Sense, Tableau, and GCP.
- Supported risk governance and control-management activities through ServiceNow.
- ServiceNow Certified System Administrator (CSA).
- GATE? — Not mentioned; therefore not included.

## ACADEMIC FORTE

- MSc – Computer Science from St. Joseph's College of Arts and Science Bangalore University in 2013.
- BSc from St. Joseph's College of Arts and Science Bangalore University in 2010.
- Pre-University from Gotawat Jain PU College Karnataka Board of Pre-University in 2007.

### Training & Certifications:

- ServiceNow Certified System Administrator (CSA).
- Certified/Trained Fire Warden – Emergency evacuation support, workplace safety, and emergency response.

## TECHNICAL PROFICIENCY

### Well-versed with

#### Risk & Analytics

- Credit Risk Metrics
- Credit Risk Analytics
- Operational Risk Reporting
- Moody's Analytics
- PD, LGD & EAD Concepts
- IFRS 9 Concepts
- Risk Monitoring & Measurement
- Portfolio Performance Analysis

#### ServiceNow & ITSM

- ServiceNow
- ServiceNow Certified System Administrator (CSA)
- ServiceNow Workspace Configuration
- ServiceNow Reporting & Dashboards
- Control Management
- Issue Management
- Workflow Management

- Jira
- Confluence

#### **Data & ETL**

- SQL
- Informatica PowerCenter
- Data Warehousing
- Data Transformation
- Data Validation
- Data Reconciliation
- Data Quality Management
- Data Governance

#### **Reporting & Visualization**

- Qlik Sense
- Tableau
- ServiceNow Reports & Dashboards
- Executive Dashboarding

- MIS Reporting
- Advanced Microsoft Excel

#### **Dispute & Fraud Platforms**

- Pega Systems
- Visa Resolve Online (VROL)
- Chargeback Processing
- Fraud Investigation Tools
- Falcon

#### **Cloud & Productivity Tools**

- Google Cloud Platform (GCP)
- Microsoft Planner
- Microsoft Copilot
- Microsoft Excel
- Microsoft PowerPoint
- Microsoft Word

**Advice for Contacting:** I'm always open to conversation, networking with like-minded professionals, or discussing future prospects. Connect with me on LinkedIn or contact me at [babu.naveen007@gmail.com](mailto:babu.naveen007@gmail.com)