



Email : lincy238@gmail.com
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Nationality : Indian

Lincy Varghese

'MBA in finance with 4 plus years of Experience in Banking operations and Accounts'

OBJECTIVE

Seeking a better & responsible position in an organization that provides me an opportunity to enhance my personal, technical and professional skills in conjunction with goals and objectives of an organization

EXPERIENCE

Senior Analyst

Australia & New Zealand Bank
Bangalore India
September-2016 - June-2019

Credit Card (Acquiring Process)

- Handling merchant based credit card process which includes MASTER and VISA
- Primarily deals with the files related to chargeback process
- Retrievals,Exception,chargeback,Pre-Arbitration and Arbitration are queue mainly handling
- Identifying suspicious activity and conducts investigation
- Finding up solution for resolving the chargeback
- Providing the best solution for cardholder's disputes working from merchant side

Accounts Executive

Oxytona Technologies India Pvt Ltd
Bangalore India
March-2016 - August-2016

Accountant(Water Treatment Firm)

- Maintained all books of accounts
- Regularize payments to Vendor, Supplier & Service provider
- Finalization of accounts
- Maintaining Cash on Daily basis to meet requirements and to Update cash Book
- Preparing MIS report to management
- Prepare monthly Payment, Advance reports to Supplier

Junior Officer

Hdfc Bank (Adfc)
Bangalore, India
January-2015 - March-2016

Risk Intelligence Control (Jr Officer)

- Undertaking pre disbursement work like screening, sampling, verification and investigation
- Mitigate the fraud losses in the documents
- Documentation Verification and identifying the losses
- Publishing the Day-to-Day South region(India) consolidation Penalty figures
- Escalating issues and getting resolved from Clients

MIS Reporting

- Generating MIS report and presenting to concern Department.
- Design reporting formats to provide accurate
- information in a clear and concise manner
- Day-to-Day Analysis of MIS Reports

EDUCATION

MBA(finance) (74.3%)
RVS College of Engineering and
Technology
Coimbatore India
2012-2014

BCOM
Malankara Catholic College, Mariagiri (77%)
Kanyakumari India
2009 – 2012

PROJECTS

- A study on 'Cost Control' in Intimate Machines Pvt Ltd Trivandrum, India
- 'Market Research' in Madura Micro finance
- A study on 'Job satisfaction of Employees' Kerala Agro Industry Corporation Ltd Trivandrum, India

SKILLS

- Team oriented
- Fraud Investigation
- Vendor/Client Management
- Customer Service
- Time Management
- Conflict Resolution
- Adopt changes easily
- Quick Learner

TECHNICAL PROFICIENCY

- MS Offices(Word, Excel, PowerPoint) Tally 9
- Finnone Los, Visa & Master online

LANGUAGES

- English
- Malayalam
- Tamil

ACHIEVEMENTS

- On the Spot Award for over achieving the client requirements
- Received courtesy appreciation call from client
- Three times Awarded Star Performer of the Month in ANZ

PERSONAL DETAILS

Spouse Name : Anish Cherian
Father's Name : K M Varghese
DOB : 23/08/1991
Permanent Address : Kavu Vilai house Alancholai
Tamil Nadu, India

DECLARATION

I hereby declare that the information furnished above is true to the best of my knowledge.

Place: Bahrain

LINCY VARGHESE