

NITHA M A

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Professional Summary

Dedicated professional with experience in fraud risk management, customer communication, and problem-solving. Skilled in Microsoft Office and possessing excellent time management skills. Seeking a challenging role that utilizes my skills and experience.

Skills

- Regulatory understanding
- Accuracy and precision
- Mail handling
- Microsoft Office
- Customer Communication
- Flexible and Adaptable
- Fraud Risk Management
- Cyber Fraud Analysis
- HACCP certification
- Food Processing expertise

Work History

Junior Processing Officer in The FRM Department of Dhanlaxmi Bank.

July 2022 – June 2024

Thrissur Regional Office (Outsourced Staff of In-Solutions Global (Pvt Ltd.)

Responsibilities:

- Fraud Risk Management - Monitoring Banking Applications
 1. NPCI Application (National Payments Corporation of India)
 2. VRM Application (Visa Risk Management)
 3. Cross Fraud Application

(Account (UPI), ATM/Debit, Internet and Mobile Banking)

- Analysing the accounts, Transaction type, Probability of fraudulence, Analysing the rule, checking previous transaction activities, checking the fraud rule score, Confirming through the calls.
- **Cyber Fraud cases received through National Cyber Crime Reporting Portal (By Ministry of Home Affairs)**

Attending the Cyber Fraud complaints received through Cyber Crime Portal, managed by National Cyber Crime Reporting Portal (By Ministry of Home Affairs), Complaints on both Credit (Bank customers as victim) and Debit (Bank customers as suspected fraudsters) transactions are getting reported, and the status of the transactions need to be updated in the Portal in time, after verifying with the Beneficiary Banks/Merchants/Internal Stake holders depending upon the type of frauds.
- Attending the Cyber Fraud complaints from our customers through various way such as Customer Care, Branch, etc., escalate it to the Beneficiary Bank/Merchants to block/refund back

Reference Contact: Mr. Biju M V (FRM Team Head) – 8547734129

Craft Baker Resource Person in Jan Shikshan Sansthan Project

3-month project programme under Government of India

- Teaching baking and confectionery skills to housewives.

- Developing and implementing training modules for baking and confectionery.
- Demonstrating baking techniques and recipes.
- Guiding participants in hands-on baking and confectionery activities.
- Providing feedback and support to participants.
- Monitoring progress and evaluating learning outcomes.
- Creating a conducive learning environment.
- Maintaining records of training activities and participant progress.
- Reporting to project supervisors or coordinators.

Certifications & Trainings

- High-field Level 3 Award in HACCP for Food Manufacturing (RQF) – 2019
- National Skill Qualification Framework Level - 4 in Dairy Products Processor - 2022
- Preparation of milk and milk-based products & Chemical and Microbiological Analysis of Milk Products - 2019
- Processed food entrepreneurial skill development program – 2019
- G-Accountant Tally certification – 2018

Education

- Bachelor of Vocational degree in Food Processing, Vimala College (Autonomous), Thrissur - 2021
- BA program (English language and literature), Sakthan Thampuran College, Thrissur – 2018

Projects

- Formulation of Value-Added Products from Buckwheat (CFTRI Mysore – 2021)

Internships

- Food Safety Standards and Audit, Farm to Fork, Edapally, Kochi - 2021
- Basics of Food Processing Standards, Techniques, and Safety Regulations, Farm to Fork, Edapally, Kochi - 2019
- Dairy In-Plant Internship, Kerala Veterinary and Animal Science University, Mannuthy - 2019

Personal Details

Date of Birth : 27 October 1997
Marital Status : Married
Nationality : Indian
Passport Status : B8009671 valid until 03 Dec 2033
Visa Status : Spouse Visa
Languages Known : Malayalam (Native), English, Hindi

Declaration

I, Nitha M A, hereby declare that the information provided in this resume is true and accurate to the best of my knowledge. I have not withheld any information that could be detrimental to my application. I understand that any false or misleading information may lead to my application being rejected or my employment being terminated.