Risk: DTM

Grade:	Deputy Manager			
Business:		Department:	Risk	Sub-Department: DTM
Location:	Pan India			

About Risk

The Risk department ensures that the Bank's risk is managed through a risk management architecture as well as through policies and processes approved by the Board of Directors encompassing independent identification, measurement and management of risks across the various businesses of the Bank. The Risk department of the Bank strives to proactively anticipate vulnerabilities at the transaction as well as at the portfolio level, through quantitative or qualitative examination of the embedded risks

About the Role

The Digital Transaction Monitoring department monitors all the transactions undertaken through the bank's system. The team monitors customer transactions as well as internal office account transactions on a daily basis or in near real-time to mitigate the risk of fraud / loss to customer and organization.

- The DTM analyst aims to analyze on boarding of accounts, transactions / alerts generated based on parameters / thresholds set in Fraud Monitoring applications
- To mitigate fraud risk of customers on boarded through validation and investigation checks.
- Analysis of the observed fraud trends to develop robust fraud control measures
- Develop and implement strategies for automation and digitisation of DTM processes

Key Responsibilities

The candidate will be responsible for the following in their job role:

- Actioning 100% of cases within TAT, identified in the technology platforms
- Proactively taking decision of suspicious accounts and take preventive steps to stop further loss
- Fraud trend analysis to improve the efficiency of existing rules
- Recommend anti-fraud process for changing transaction pattern and trends
- Develop and implement strategies for automation and digitization of Fraud Monitoring processes
- Ability to effectively communicate with Customers/ Branches & internal stakeholders
- Handle projects in coordination with Vendor, IT and internal stakeholders.
- End to end and quick handling of escalations
- Preparing monthly MIS and presentations
- Training to analysts

Role Proficiencies:
For successful execution of the job, the candidate should possess the following:

- **Knowledge**
  - General Banking knowledge, specialisations in Trade finance, Advances will be added advantage
  - Knowledge of regulatory guidelines and norms
  - IIBF / Banking courses done if any
  - Computer certification

- **Skills**
  - Vigilant, Diligent, Good Communication skills, Innovative and Self Motivating.

- **Abilities**
  - Ability to work effectively across functions and demonstrated ability to coach and mentor others
  - Ability to manage risk and uncertainty for self and team within a dynamic priority-setting environment
  - Ability to prioritize and make decisions in a fast-paced environment
  - Ability to work as a part of team and contribute towards team goals
  - Ability to manage multiple tasks/projects and deadlines simultaneously
  - Ability to handle pressure and meet deadlines