

Bhavik Somani

Fraud Analyst | Location:-Ahmedabad,India-380015

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Professional Summary

Fraud Analyst with experience of 2+ years in total, 1+ year of hands-on expertise in Financial Crime,detecting and preventing fraudulent activities. Skilled in chargeback management, transaction monitoring, and risk assessment to ensure compliance and minimize financial losses.

Skills

KYC/KYB • CDD/EDD • Account Takeover (ATO) • Chargeback Management • Payment Risk Analysis • Financial Crime AML Compliance • Transaction Monitoring • Regulatory Compliance • Risk Mitigation • Banking Regulations

Professional Experience

Fraud Analyst – Trust and Safety

TTEC India Customer Solutions Pvt. Ltd., Ahmedabad

Jan 2025 – Present

- Investigate Financial Fraud in Payment Risk Operations through advanced internal fraud tools for a Global Client.
- Monitored account activities for irregularities with focus on chargeback management and anti-money laundering compliance.
- Conducted proactive investigations with due diligence to identify evolving fraud trends and financial risk mitigation measures.
- Analyzed and represented 12000+ chargeback dispute cases for a Global Investment Banking Company through in-house representation.
- Investigated and resolved 15,000+ cases while maintaining 100% accuracy and quality parameters with 99% SLA; upskilled in payout disputes and representation procedures.

Customer Care Executive | HDFC Bank Ltd., Bhilwara

Feb 2023 – Jul 2023

- Operated cash counter worth more than 1 crore , managed payment instrument records, and replenished ATMs with strong room custody responsibility.

- Assisted customers with regulatory compliance and ensured adherence to Banking and financial policies.
- Reviewed customer documents for KYC/KYB compliance verification using public records and financial databases.
- Optimized branch Sales initiatives for bank products.

Business Correspondent Supervisor | Bank of Baroda, Bhilwara
Dec 2021 – Jun 2022

- Led team of 50+ bank correspondents to establish core banking services across remote district areas under Financial Inclusion department
 - Ensured KYC compliance and mandatory document verification for new accounts and product acquisitions
 - Conducted educational and grievance redressal camps for correspondents and community members
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Education

CA-IPCC | Institute of Chartered Accountants of India, 2019–2021

Bachelor of Commerce (Accountancy & Finance) | MLV Government College, MDS University, 2016–2019

Certifications & Languages

Certifications:

- Certified Anti-Money Laundering and Compliance Expert (CAML) – Udemy
- IT Training Certificate – Institute of Chartered Accountants of India
- Orientation and Soft Skills Certificate - Institute of Chartered Accountants of India
- RSCIT- Rajasthan State Certificate in Information Technology

Languages: English, Hindi

Hands on Tools

- Advanced Internal Fraud Analysis tools.
- Flexcube Core Banking Solution(CBS)
- Microsoft Office