

Jayprakash Gaud, 36 Yrs**Professional summary**

Over 15 years of experience in backend operations, including 12 years in banking under various domains i.e. credit, customer service, Risk and Fraud Control Unit. Currently associated with Credit or Risk and fraud management team, with responsibility of "Processor and Sampling Process for West & South"

Professional Experience

Assistant FCU Manager	RBL Bank Ltd (Mumbai)	Feb'2018 to till date
Handling: West (Maharashtra / Gujarat / Chhattisgarh)		
<ul style="list-style-type: none"> ➤ Managing entire RCU activities for Retails Banking, MSME and Agri Products. ➤ Undertake Investigation of cases, both in-house and on-field and taking relevant actions against the findings. ➤ Coordinating with Vendors for delivering TAT and meeting up with changing market dynamics. ➤ Supervising Sampling process for Documents authentication and Maintaining Sampling Data MIS on daily basis. ➤ Recording Market's Fraud data in real time and Controlling Fraud related Risks to maintain Quality Portfolio ➤ Training both Samplers and Agency on regular basis and Carrying out Audit activities at Vendor's end. 		
Assistant FCU Manager	Indiabulls Housing Finance Ltd (Pune)	Dec'2016 to Feb'2018
Handling ROM		
<ul style="list-style-type: none"> ➤ Managing Branches at Pune, PCMC, Nasik, Nagpur, Ahmednagar, Aurangabad and smart cities-ROM locations. ➤ Fraud Case's Investigation, Checking irregularities among departments and Taking actions against the findings. ➤ Preparation of final Billing MIS of ROM location of agency vendor and sharing to HO office monthly. ➤ Coordinating with Vendors for meeting TAT and Conducting training for Sampler and Agency on monthly basis. ➤ Maintaining Sampling Data MIS on Daily basis and Updating negative or fraud Blacklist Data from the market. 		
Sr. Fraud Analyst	Syssoft Infotech Pvt Ltd (Process of RBL Bank Ltd, Mumbai)	Feb'2016 to Dec'2016
Handling Hunter software (Fraud Analyst) and Sampling		
<ul style="list-style-type: none"> ➤ Collecting, Complying and Updating Hunter Production Run data and findings of suspected cases for PAN India ➤ Preparation and Circulation of Suspected cases MIS across FCU and re-circulating to Credit on daily basis ➤ Identification of Lender names through Hunter codes and Review of Suspected cases marked by them ➤ Fraud Identification and Documents verification (Includes verification through online database) ➤ Decision making over Sampling and Screening of Documents such as Financials, Bank Statements, etc ➤ Maintaining Sampling Data MIS and Updating Negative/Fraud blacklist data from market sources on daily basis 		
Sr. Fraud Analyst	All Check Services J B Investment & Financial Services Dsha Management & Consultants Pvt Ltd (Process of Edelweiss H F Ltd, Mumbai & Pune)	June'2015 to Jan'2016 Dec'2013 to May'2015 Nov'2012 to Nov'2013
Responsibilities: Risk and Fraud Control		
<ul style="list-style-type: none"> ➤ Analyzing the trend and the movement of the portfolio through sampling. ➤ Fraud Identification through document checks such as Financial, Bank Statements, all KYCs, etc. ➤ Responsible for Sampling of cases across all products and Updating Negative Blacklist Data from the market. ➤ Web check through online sites. (MTNL, Election card, Electricity bills, Pan Checks, Domain check). ➤ Preparation of Daily MIS for complete and accurate report as per sampling trigger. ➤ Coordination with vendors for adhering the TAT as agreed with business. 		
Sampler Executive	Astute C S (Process of Kotak Mahindra Bank Ltd)	July'2012 to Nov'2012
Responsibilities: Risk and Fraud Control		
<ul style="list-style-type: none"> ➤ Checking documents authenticity by using sampling triggers & appraisal techniques to review application for Auto Loans. ➤ Responsible for Sampling of cases across all products and Updating Negative Blacklist Data from the market. ➤ Web check through online sites. (MTNL, Election card, Electricity bills, Pan Checks, Domain check). ➤ Outsourced employees screening and vendor verification process. ➤ Ensure the sampled cases 5% for all products. 		

Corresponding Address:

A/103 Shree Swami Samarth CHS, Pawan Baug, Chincholi Fatak, Pawan Baug Road, Malad West Mumbai- 400064

Permanent Address:

B/7 – 701, Jay Ambe Building, Kokri Agar, New MMRDA Colony, Sion Koliwada, G. T. B Nagar, Mumbai – 400037.

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Processor	IGSL (Process of Barclays Finance)		Aug'2011 to Feb'2012					
Responsibilities: Credit								
<ul style="list-style-type: none"> ➤ Monitoring File movement such as KYC, App & Cibil Score, Dedupe, TVR and Eligibility checks as per the policy. ➤ Preparing CAM (Credit Appraisal Memo) for credit approval, detailed Data Entry and MIS reporting. ➤ Forwarding cases to soft approval level one and Handling locations included under Pan India. 								
Responsibilities: Risk and Fraud Control								
		<ul style="list-style-type: none"> ➤ Fraud Identification through document checks such as Financial, Bank Statements, all KYCs, etc. ➤ Checking documents authenticity by using sampling triggers & appraisal techniques to review application for Auto Loans ➤ Responsible for Sampling of cases across all products and Updating Negative Blacklist Data from the market. ➤ Web check through online sites. (MTNL, Election card, Electricity bills, Pan Checks, Domain check). ➤ Outsourced employees screening and vendor verification process. 		Aug'2010 to July'2011				
D.P.O	Disha Management & Consultant Pvt Ltd		Oct'2008 to Aug'2010 Jan'2008 to Sep'2010					
Responsibilities: Back Office								
<ul style="list-style-type: none"> ➤ Handling a Product of LAP, HL, BIL& PL For All Bank Resolve the Escalation Mail. ➤ Updating a MIS Tracker for all Banks and all Products (Business Loans, Home Loan/LAP & Liability) ➤ Checking documents authenticity by using samplers triggers, & appraisal techniques while processing & checking various proposals in retail loan product, such as PL, TWL, CVL, Small ticket PL 								
Sr. Fraud Analyst	Sparsh BPO Services Ltd Penta Callibehr Solutions Pvt Ltd (Process of Barclays Finance/Barclays Bank)		Oct'2008 to Aug'2010 Jan'2008 to Sep'2010					
Responsibilities: Risk and Fraud Control								
<ul style="list-style-type: none"> ➤ Reviewing screening or sampling of files for all products (Credit Cards & Personal Loan) basis Triggers. ➤ Document Checked Such as: Income tax returns (ITR), balance Sheet, Bank statement, Salary Certificate, Salary Slip, KYC Document--Pan Card, Driving License, passport),From No. 16, Memorandum of Association, receipt, insurance copy. ➤ Forwarding sampled cases for agency to verification the cases with identified and mentioned triggers ➤ Prepare Daily MIS Cases Tracker & Follow-Up with concern Agency accordingly Maintaining TAT of all cases. 								
Sampler Executive	R M Associate (Process of Kotak Mahindra Bank Ltd)		May'2007 to Dec'2007					
Responsibilities: Risk and Fraud Control								
<ul style="list-style-type: none"> ➤ Review the file Screening or Sampling for different branch (PL, TWL, Credit Card & AL) basis Triggers. ➤ Ensure the sampled cases 10% for all products. ➤ Sampled Picked up a cases from Hub send to agency for verification the cases. ➤ Document Checked Such as: Income tax returns (ITR), balance Sheet, Bank statement, Salary Certificate, Salary Slip, KYC (Document--Pan Card, Driving License, passport),From No. 16, Memorandum of Association, receipt, Insurance copy. 								
Sampler Executive	R M Associate		Jan'2005 to Apr'2007					
Responsibilities: Risk and Fraud Control								
<ul style="list-style-type: none"> ➤ Field investigation through visits at customer, merchant. And checks at Vendors/Collection Agencies. ➤ Initiate external investigation on suspicious fraud Receipt & Fraud verification of Merchants. ➤ Field Verification through (PL, Credit Card, Home Loan, and Loan against Property& Two wheeler) visits at Applicant's address of all to verify cases to receive from my Team Leader. 								
Achievements								
<ul style="list-style-type: none"> ➤ Received Best FCU employee certificate award at ROM locations (Business Zonal meet Offsite 2017) ➤ Received Certificate of Appreciation awarded at RBL 18/19 west locations ➤ Received Hunter Experian award 18/19. ➤ Received quarterly Certificate of Appreciation awarded at RBL 19/20 west locations. 								
Banking Softwares	Trainings Attended	Educational Qualifications	Personal Details					
➤ Citrix. ➤ Indus.	➤ Fraud Risk Management. ➤ Fraud Awareness Training. ➤ Sampling Triggers Training. ➤ Investigation Training. ➤ Task Force Meet for Hunter	T.Y.B.Com, Y.C.M.O.U (Nasik University)	D.O.B Marital Status Languages	12th Nov'1983. Married. English, Hindi, Marathi & Tamil				

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