Girish Vazirani

**Career Synopsis:** Experience of almost 15 years in Risk Control & Fraud Control Unit.

EXPERIENCE CHRONOLOGY

**Since September 2019 working as a freelancing Risk Consultant.**

* Screening of loan documents referred for auditing
* Conducting profile checks for loan customers which referred.
* Conducting detail market reference check of loan proposals
* Conducting detail investigation for referred fraud cases.
* Verification of KYC and income documents of loan customers and new employees joined in system.
* Also doing risk consultation work for Health Mediclaim cases.
* Ensure proper check conducted for genuinity of the claim.

# Professional Experience

**April 2019 to June 2019**

Worked with HDB Financial Services as an Area Manager Risk Control Unit and was taking care of Maharashtra Region.

# Professional Experience

**September 2014 to April 2019**

# Worked with PNB Housing Finance Limited, “Manager II” – Fraud Control Unit

# (Based-Thane, Maharashtra)

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**Responsibilities:**

* Ensuring 100% FCU of files logged in by Sales team.
* Ensured Quality investigation of sampled files.
* Ensured delivery of reports with in specified TAT.
* Analyzing fraud trend in market & informing accordingly to management for policy modifications and formulation.
* Frequent training to samplers & verifiers according to new fraud trends emerging in market.
* Impart training to DST / DSA / Credit team to make them aware about frauds in market and encourage them for good quality sourcing and processing.
* Perform Fraud Cases investigation with end to end conclusion.
* Customer visits and calls for cross verification of collection receipts and case analysis.
* Close observation on -1 CIBIL scored cases & thorough check on these cases.
* Collecting market information with regard to specific builder or property.

# Professional September 2011 to September 2014

**Experience:** Worked with Kotak Mahindra Bank Ltd as a Manager Risk

Control Unit and handled Ahmedabad & North Gujarat.

**Job Responsibilities:**

* Managing and taking care of RCU portfolio for Commercial Risk group for products like, Commercial vehicle, Construction Equipment, Saral loans, Agri Finance, Tractor Farm Equipment and Loan against Gold.
* Managing Saral Loans Field Investigation and verification for entire Gujarat region.
* Managing internal RCU team of eight to ten members for entire Gujarat region.
* Ensure sampling activity is conducted according to percentage set by organization of loan applications to ensure that no application with fraudulent details or documents gets through.
* Review of Sales, Collections, & Verification agencies to be enrolled.
* Regular Audit and verification of Sales, Collections agencies, Repo Stock , Repo Sale, Repo agencies, Parking Yards & CPV agencies.
* Seeding Mystery Shopping on the sales, collection, Repo-Sale agencies enrolled with the institutions.
* Ensure TAT that is maintained as specified by the organizations.
* Monitoring RCU Agency enrolled with institute.
* Conducting regular training Session with Agency team members and samplers.
* Investigating fraud happenings, fake documents with proper conclusions.
* Liasioning with Credit, Collection Managers, and officers to check the sourcing quality.
* Conducting field visits with Agency guys and cpv guys to check the field reports quality.
* Maintaining Fraud database & MIS reporting on daily, weekly and Monthly basis.
* Conducting cross checking and Audit of Collection receipts and manpower.

# Professional April 2007 to September 2011

**Experience** Worked with India Bulls Financial Services Ltd as an

Manager and was taking care of the fraud related portfolio for Home Loans, Business Loans, Personal Loans and Commercial Vehicle Loans.

**Job Description:**

* Managing the Investigations & Verifications portfolio of the above mentioned products for entire Gujarat Region.

**Job Responsibilities:**

* Ensure Sampling percentage set by organization of applications to ensure that no application with fraudulent details or documents gets through.
* Review of Sales, Collections & Verification agencies to be enrolled.
* Regular Audit of Sales, Collections & CPV agencies.
* Seeding on the executives & sales agencies enrolled with the institutions.
* Ensure TAT that is maintained as specified by the organizations.
* Monitoring RCU Agency enrolled with institute.
* Conducting regular training Session with Agency.
* Investigating fake doc’s with proper conclusions.
* Liasioning with Credit Manager and officers to check the sourcing quality.
* Conducting field visits with Agency guys and cpv guys to check the field reports quality.

**Achievements:**

* Joined as an FCU Officer in April 2007 and get promoted as an Asst.Manager in July 2008
* Promoted as an FCU Manager in Dec 2009
* High amount of Fraud recovery during this period

# November 2003 – April 2007

Working with Simran Investigations as Agency Manager handling Fraud & Risk

Related Portfolio for HDFC Bank Credit Cards & Merchant Acquiring, ABN Amro Bank Credit Cards & Personal Loan, Hutch Employee Verifications &

ING Vysya Life Insurance.

**Job Description:**

* Managing the Investigations & Verifications portfolio of the above mentioned institutions for Ahmedabad and Spokes.

**Job Responsibilities:**

* Daily Updations of MIS and liasoning with the Bank Officials for the feedback..
* Liasioning with other bank officials for investigations and collect negative informations from the market.
* Ensure sampling of applications to ensure that no application with fraudulent details or documents gets through & allocation of the same to the field staff.
* Review of Sales, Collections, and Verification & Courier agencies to be enrolled.
* Regular Audit of Sales, Collections, Courier & CPV agencies.
* To carry out CPV of the merchants to be enrolled with the institutions.
* Investigations of all Lost/Stolen, Never Received, Counterfeit Cards & Merchant Acquiring.
* Seeding on the agencies & merchants enrolled with the institutions.
* Ensure TAT that is maintained as specified by the organizations.
* Managing customer disputes with logical closures of complaints.
* Handling a staff of 10 executives.
* Training to the Agency staff.

**Achievements:**

* High amount of recovery during this period.
* With consistence efforts, 5 major arrests, which helped on logical closure of legal cases in the region?

**June 2003 – October 2003**

Worked as a Field Investigating Officer with Simran Investigations.

**Qualification:**  B. Com (April-2006) from M. S. University, Baroda

**Proff. Strengths:** Having reasonable amount of stint in Fraud Management, Marketing, Sales and Collections.

## Other

**Achievements:** Basic Knowledge of Computer and Internet.

**Personal** Father's Name : Shri. M. K. Vazirani

## Information

Date of Birth : 15th of November 1980

Residential Address: Building No.5, flat no.32, Vijaynagari Annex,

Waghbil, Thane, Maharashtra

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Languages Known : English, Hindi, and Gujarati

Yours Sincerely,

## (Girish Vazirani)