

## Job Description

POSITION DETAILS			
<b>Functional Designation</b>	Area Manager- Fraud Risk Management	<b>Department</b>	Risk
<b>Sub Department</b>	Risk	<b>HR Grade</b>	AM/DM/Manger/Sr. Manager
<b>Location</b>	Corporate Office	<b>Reporting Manager</b>	
<b>Job Purpose</b>			
Develop and sustain a system for risk /fraud identification, monitoring, investigating in the locations for ABF, SME & Mortgages, Co-lending business & Digital business.			
<b>Principal Accountabilities</b>			
<ul style="list-style-type: none"> <li>To ensure that effective Fraud Detection, Prevention, and recovery measures are in place to mitigate Risk at Zonal Level</li> <li>Develop and maintain risk/fraud control agencies in the region to facilitate law enforcement liaison and follow-up on the field activities.</li> <li>Leverage the agency's capabilities adequately and maximize their productivity through constant monitoring &amp; training wherever required.</li> <li>Conduct proactive audits of sourcing partners, verification vendors &amp; cause investigation into suspect fraud applications.</li> <li>Maintain appropriate control and minimize revenue leakages (external) with robust processes in place.</li> <li>Strengthen the transaction processing activities of the region by recommending process/policy changes where applicable and through regular training of front-end staff and vendors.</li> <li>Assist the Risk Management Group in research and analysis on risk/fraud trends within industries/clients/markets/ builders/ channel partners.</li> <li>Identify new systems and enhance the existing systems to effectively manage fraud risk and to achieve the objective.</li> <li>Having good knowledge by fraud analytic tools.</li> <li>Ensuring TAT and fraud loss are within control.</li> <li>Monitoring &amp; maintaining TAT for entire location.</li> <li>Monitor and keep control over the budget for the location.</li> <li>Monthly Reporting based on Agency MIS.</li> <li>Ensuring accuracy of agency RCU bills</li> <li>Optimization of Sampling % for optimized Fraud Hit ratio &amp; Fraud control, controlling Failed% &amp; overall RCU Cost for the zone</li> <li>Conducting Fraud Investigation, Reporting &amp; Initiating for Action thereon</li> <li>Conducting Quarterly Agency Audits.</li> </ul>			
<b>Desired Profile</b>			

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1. Graduate or Postgraduate with a minimum of 3 years of experience in FRM is a must.
2. Previous experience of handling a team in Banking /NBFC will be an added advantage.
3. Should possess strong Communication skills - verbal and written.
4. Proactive, Self-driven& eye for detail with good analytical abilities
5. Should have a solution oriented, cost-conscious approach.
6. Should make him/herself relevant to the current developments in the industry.

Classification | INTERNAL