



Pune, Maharashtra



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Career Objective:

An economic postgraduate by qualification, I am currently associated with the Fraud Containment and Monitoring Department of Bandhan bank. Having strong knowledge in Banking fraud mitigation and risk analysis. Experienced in team management and handling internal and external stakeholders. Looking to leverage my experience and knowledge in your highly esteem organisation.

Skills:

Strategic Fraud Risk Management, Data Visualisation and Analysis, Root Cause Analysis, Critical Thinking, Strong Communication.

Advanced Excels, Python, Tableau, SQL.

Susmita Guchait

Permanent: Address: 24/77, Thakur Goli, Chinsurah, Hooghly-712101, West Bengal, India.

Career Snapshot

- 5 months of working experience in product management, supporting business in tie ups, onboarding new partners, new product & policy launching, strategic business penetration, supporting in digital transformation, delivering business as per requirements.
- 4 years of working experience in Fraud Risk management, risk investigations, strategic risk mitigation in digital & physical banking frauds.
- 3 years of experience in financial and economic research analysis, generating business, team handling, client handling, maintaining records of financial transactions in the Knowledge Process Outsourcing Field.

Experience

Poonawalla Fincorp Ltd., Pune, April'22-Till Date

Manager – Product (HO - Product & Business Department)

- ❖ Responsible for salesforce's performance analysis through their KPI achievements, discuss with department heads and finalise the list for Performance Improvement Plan & Reward and Recognition on monthly basis.
- ❖ Report to CBO and manage his daily business MIS, performance reports across products. Publishing different business and profit related excel dashboards to CBO and president.
- ❖ Prepare BRDs as per the business requirements and lesioning with digital marketing and IT team for implementing the changes.
- ❖ Coordinate with IT and data management team to incorporate or change in the applications as per business requirements, perform UAT testing and understand and signing off the approach.
- ❖ One point contact/SPOC for Insurance across business verticals for technical and process know -how for all internal stakeholders.
- ❖ Manage and address issues in daily insurance business across the products including policy issuance, delivering policy certificate, queries on policy cancellations and revisions.
- ❖ Manage Insurance compliance related matters and put them in place with collaborating with Insurance ops team.
- ❖ Tie ups, negotiation end to end launch and pay-out finalisation with new insurance partners and driving the onboarding process for new tie ups.
- ❖ Understanding capability of different insurance products and formulate strategies for attaching suitable insurance products across business and increase insurance penetration, monitoring and improving the product performance and progress.
- ❖ Analyse penetration and insurance business performance and report to departmental heads, strategies, and design products for better penetration.

- ❖ Mapping the SPOCs for different insurance companies and engaging and building relationships with them in daily insurance business activities.

Bandhan Bank Ltd., Kolkata, June'2019 – Till date

Location Manager (Grade – Deputy Manager) - Fraud Containment and Monitoring Department (FCMD)

- ❖ Manage Pre-disbursal activities for all Retail Asset Products (Home Loan, Business Loans, LAP, Personal Loans, Auto Loans).
- ❖ Proficient in handling Hunter for comparative analysis as a part of Pre-disbursal checks.
- ❖ Investigation and risk mitigation of Fraud marked cases.
- ❖ Agency empanelment and handling, keeping transparency and coordination with Agency stakeholders.
- ❖ Analysing Agency performance and productivity.
- ❖ Publishing dashboards for vendor productivity for east region.
- ❖ Managing the entire North Bengal for Fraud Control Unit-Retail Assets.
- ❖ Sampler (Agency Staffs) handling and monitoring Screening/ sampling activities for Small Enterprise Loans and Mortgages for Siliguri Cluster, Auto Loans for North Bengal Region, MSME loans for PAN India and PL investigations for North Bengal Region.
- ❖ Handling 6 Asset Centres including 113 sourcing points.
- ❖ Formulating Screening-sampling strategies basis fraud and delinquency trend Maintaining the tracks of agency staff's performance on monthly basis.
- ❖ Vendor Billing, Audit and Vendor staff training.
- ❖ Training stakeholders on recent fraud trends, policies, and quality sourcing.

Achievements:

- 99.78% TAT Maintenance & Nil Missed Frauds.
- Awarded for achieving highest 'Fraud Loss Saving' for east region in AY 20-21.
- Promoted as Deputy Manager in 2021.

HDFC Bank Ltd., Kolkata, May'2018 – May'2019

Location Manager (Grade – Assistant Manager) – Risk Intelligence and Control Unit (RIC)

- ❖ Credit Cards - Pre- issuance risk related activities including screening sample and sampler management.
- ❖ Handling Hunter (Experian) for both of Cards and Assets in perspective to Risk.
- ❖ Team management and handling, Internal and external Stakeholder management & representing the team on regular inter departmental and external stakeholder meetings.
- ❖ Vendor management, vendor visits & Audits and handling vendor billing process, audit of empanelled Direct Selling Agencies and Verification Agencies.
- ❖ Investigations of fraud cases and actioning on findings by filling police complaints against fraudsters, termination of executives and by imposing penalty on DSAs.
- ❖ Formulating monthly strategy based on fraud trend analysis to curb fraud.

Achievements:

- Streamlined the credit card pre-issuance process for entire east region.

Rope In Writers, Kolkata, November'2015- April'2018**Business Manager - Business**

- ❖ Quality Check of projects before final client handover
- ❖ Keep a track on daily transaction and monitoring them time to time, pricing, and client billings. Generating Business and handling the client on their day-to-day needs.
- ❖ Managing the production team and support them.
- ❖ Client Onboarding.

Educational & Academic Qualification

- ❖ Pursuing Post Graduate Diploma in Data Science from IIIT Bangalore (2022).
- ❖ Master of Arts, Economics with specialization in Economics of Money & Finance, (2015), Rabindra Bharati University, Kolkata, with 64%.
- ❖ Bachelor of Arts, Economics (2013), Hooghly Mohsin College, Hooghly, the University of Burdwan with 57%.
- ❖ W.B.C.H.S.E. 2010, 83%, C.B.B.M High School, Hooghly.
- ❖ W.B.S.C. 2008, 84%, C.B.B.M High School, Hooghly.

Signature: Susmita Guchait

Date: