

Job Description

| POSITION DETAILS | | | |
|--|------------------------|-------------------|----------|
| Functional Designation | National Manager – FRM | Department | Risk |
| Sub Department | Fraud Risk | HR Grade | |
| Location | Corporate Office | Reporting Manager | Head-FRM |
| Job Purpose | | | |
| Develop and sustain a system for risk /fraud identification, monitoring, investigating in the locations for ABF, SME & Mortgages, Co-lending business & Digital business. | | | |
| Principal Accountabilities | | | |
| <ul style="list-style-type: none"> • To ensure that effective Fraud Detection, Prevention, and recovery measures are in place to mitigate Risk at Zonal Level • Develop and maintain risk/fraud control agencies in the region to facilitate law enforcement liaison and follow-up on the field activities. • Leverage the agency's capabilities adequately and maximize their productivity through constant monitoring & training wherever required. • Conduct proactive audits of sourcing partners, verification vendors & cause investigation into suspect fraud applications. • Maintain appropriate control and minimize revenue leakages (external) with robust processes in place. • 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. • Providing Inputs to Policy Team on the Location level different types of properties, customer assessment, their income assessment , peer group benchmark, their business and delinquency etc. • Assist the Risk Management Group in research and analysis on risk/fraud trends within industries/clients/markets/ builders/ channel partners. • Identify new systems and enhance the existing systems to effectively manage fraud risk and to achieve the objective. • Having good knowledge by fraud analytic tools. • Ensuring TAT, Friction, and fraud loss are within control. • Managing the entire fraud capability building • Monitoring & maintaining TAT for entire location. • Monitor and keep control over the budget for the location. • Liaise with RCU Agencies thru' RCU Managers for accuracy & reporting of case verifications | | | |

Job Description

within SLA.

- Monthly Reporting based on Agency MIS.
- Ensuring accuracy of agency RCU bills
- Optimization of Sampling % for optimized Fraud Hit ratio & Fraud control, controlling Failed% & overall RCU Cost for the zone
- Conducting Fraud Investigation (by self & thru' RCU managers), Reporting & Initiating for Action thereon
- Conducting Quarterly Agency Audits.
- Review Fraud Risk Industry newsletters, Industry Best Practices and provide inputs on roadmap to the senior management.

Desired Profile

1. Graduate or Postgraduate with a minimum of 10-12 years of experience in FRM is a must.
2. Previous experience of **handling** a team in Banking /NBFC is mandatory.
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.