

RESUME

ABHILASH K J

KANNAMCHERY HOUSE
PALLIPURAM P O
CHERAI BEACH
PIN-683515
Email-abhilashkj2@gmail.com
Mob : 8891786123

Career Objective

To take up a challenging position in a company that provides an environment conducive to enjoying working, and which utilizes my knowledge, diversified exposure, capabilities and skills towards the achievement of company's mission and objectives through continuous learning and development.

Professional Work Experience

K RIJAS & ASSOCIATES 14th July 2011– 10th May 2013

Role : **RCU - Sampler**

Job Profile

- Investigation of every document fraud cases to check who has indulged in the fraud
- Sampling documents for RCU verification
- Verification of sampled documents
- Coordination with verifier & Agency for report

KOTAK MAHINDRA BANK 13th May 2013 - 16th Jan 2016

Role : **RCU - Coordinator**

Job Profile

- Handling fraud control activities across all retail asset products and ensure no fraud cases creeps into our system

- Managing a team / vendors and co-ordination with control functions
- Taking care of screening / sampling of loan files like LAP / HL / BL & PL etc.
- Investigation of every document fraud cases to check who has indulged in the fraud
- Co-ordination of Credit Processing Agencies
- Employment verification
- Generation of reports and Regional MIS
- Proper coordination with RCU Agencies for the reports

HDFC Bank 18th Jan 2016 – 30th Jan 2017

Role : RIC Officer

Job Profile

- Internal control activities across all retail asset products.
- Managing a Team/Vendors and co-ordination with control functions.
- Taking care of screening / sampling of loan files like AL/ LAP / CV / CE / HL / PL & BL
- Coordination of Credit Processing Agencies
- Fraud investigation
- Auditing of collection Agencies
- Monitor and review RIC process.
- Generation of reports and Regional MIS
- Post disbursement verification of the microfinance division (SLI).
- SLI Group Visit & report updating
- Investigation on suspected SLI Groups / Employee

KOTAK MAHINDRA BANK LTD 2nd Feb 2017 – Till Date

Role : Assistant Manager – RCU

Job Profile

- Handling fraud control activities across all retail asset products and ensure no fraud cases creeps into our system
- Taking care of screening / sampling of loan files like AL / CV / CE / ECG / TW / AGRI & GL etc.
- Investigation of discrepant cases to find out who is involved in the fabrication
- Investigation on suspected Employees, DST, DMA & Customer
- Control file sampling % & maintain the cost as budgeted
- Sampling and Hit ratio MIS preparation
- Generation of reports and Sampling/ Screening MIS
- Managing a team / vendors and co-ordination with control functions

- Proper coordination with RCU Agencies for receiving reports with in TAT
- Internal control activities across all retail asset products.
- Auditing of collection Agencies
- Repo-yard visit & Asset inspection

Academic Qualifications

- **Bachelor of Arts (Economics)** from *M.G.University* (2008-2011) (Third class)
- **12th** from *HSE board* (2006-2008). (71%)
- **10th** from *Kerala SSLC board* (2006). (64%)

Key Skills

- Willingness to learn new things.
- Ability to deal with people diplomatically.
- Hard working. Quick learner.
- Patient listener who fully focuses on Speakers.
- Consistently maintains a positive attitude and enjoys helping people.
- Friendly and very effective working with people of different backgrounds.

Technical Skills

- Good knowledge in MS- Office, Internet, and Email.
- Awareness in networking, hardware and software maintenance

Personal Details

Name:	ABHILASH K J
Father Name:	K V JOSEPH
Date of Birth:	20/05/1990
Sex & Marital Status:	Male, Married
Domicile:	Kerala
Nationality:	Indian
Languages Known:	English and Malayalam

Reference

Reference 1

Manoj V

Senior Manager – RCU
HDB Financial Services

Mob : 9400243727

Reference 2

Rameshkumar P

Senior Manager – RCU
HDFC Bank

Mob: 9495506327

Declaration

I do here by confirm that the information given in this form is true to do the best of
My knowledge and belief.

Place: Kochi

Date: 10/07/2019

Abhilash K J