

## Pramod Singh

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### PROFESSIONAL SYNOPSIS

- A dedicated professional with over 14 years of experience in insightful experience in Fraud Risk with expertise in fraud investigation. Creating an anti-fraud culture and maintain high ethical standards amongst the employees and vendors
- Presently associated with Poonawalla Fincorp Limited as a Manager.
- Possess strong business operating, portfolio management operations and fraud management skills.
- Proven track record of consistently showing excellent performance appreciated many times for exemplary performance in exceeding targets.
- Exemplary record of achievement and demonstrated success in driving revenue growth while providing visionary leadership in highly competitive Banking & Non-Banking markets.
- Adept in managing wide range of Banking & Non-Banking operations like fraud risk management, collections, recon audit management and customer relationship management.
- Efficient in carrying out customer-centric operations and ensuring customer satisfaction by achieving delivery and service quality norms.
- Accurate, precise and highly ethical in all work-related assignments – able to immediately contribute to corporate financial goals and objectives.
- Efficient in documents Reviewing/Scanning to avoid frauds and skips by minimizing the losses and implementing.
- Recovery strategies in case of payment defaults and Tracing of Skip Customers.

### WORK EXPERIENCE & CONTRIBUTIONS

#### 5. Organization: Poonawalla Fincorp Ltd (formerly Magma Fincorp Limited)

**Tenure:** 9<sup>th</sup> March-2018 to till date.

**Designation:** Manager

**Product Handled:** PL, BL, LTP, Used Car, HL and LAP

#### Responsibilities and Contribution:

- Managing Digital Sampling for Secured and Unsecured products for PAN India with team size of 14 samplers.
- Cost benefit optimization and increase in effectiveness through close monitoring of resources and vendors.
- Focusing for containing fraud losses and be instrumental in fraud recovery.
- Liaising with Law enforcement authorities for fraud recovery and legal action on fraudster.
- Undertaking Fraud Risk Assessments for existing and new business processes.
- Conducting fraud investigations, Leading investigations of fraudulent, criminal and security activities as reported by stakeholders or as evident in Post checks or basis information received and providing an independent report to management for assisting the disciplinary process.
- Recommending process improvements basis on gaps identified in investigations. Process implements recommendations basis on all the activities performed to be shared for containing future losses
- Developing and managing fraud database and imparting trainings to credit managers, samplers, and empaneled verification vendors.
- Conducting awareness programs, workshops, and surveys to build awareness on fraud trends, damage due to fraud and practical scenarios.
- Conducting branch audits and reviews and Implementing a Branch Assurance framework for to reduce fraud risks.

- Conducting Seeding / Mystery Shopping.
- Participating in industry forums and build robust network.
- Monitoring fraud alerts for identification and interventions.
- Managing fraud database, collecting negative data from external reliable sources make organized and updating in deduplication tools to ensure timely prevention and repository of documents are creating for reference of relevant stakeholder and to curtail fraud occurrences
- Managing Hunter / other deduplication effectiveness.
- Managing Integration part of RCU workflow into digital mode (Finnone & LOS) in co-ordination with IT support team.

#### **4. Organization: Home Credit India Finance Private Limited**

**Tenure:** 2<sup>nd</sup> May-2017 to 7<sup>th</sup> March-2018

**Designation:** District Manager

**Locations:** Mumbai and Jabalpur.

#### **Responsibilities and Contribution:**

- Managing the process of Business Investigations, Point of Sale (POS) verification, Employment Background verification, Helpline processes towards higher effectively and efficiency.
- Managing timely and effective investigation of special cases (Fraud Suspected cases).
- Team Management to enforce effective and efficient investigation in all processes.
- Quality assurance and identify alert/gather information and spread fraud awareness within your area of work.
- Regular random audit and quarterly training on mystery shopping.
- Proactive data mining to catch possible fraud trends and take corrective actions to prevent them.
- Identify prevailing market fraud pattern, gather information and evidence on monthly basis.
- Review alert pattern and conduct data mining for fraudulent cases.
- Conduct weekly team meetings to ensure hygiene checks,
- Quarterly refresher trainings to team members.
- Effective hiring and attrition control.
- Maintain healthy relation with competition/police and other law enforcement agencies to ensure their support in your area of work.
- Proactive and timely feedback to all stakeholders regarding concerns/issues/cases raised.
- Maintain healthy relations with company vendors to ensure qualitative outcome.
- Coordination with the HR, Finance, IT and Admin teams to ensure smooth operations.

#### **3. Organization: TATA Business Support Services Private Limited**

**Tenure:** 6<sup>th</sup> Nov-2014 to 26<sup>th</sup> Apr-2017

**Designation:** Assistant Manager

**Locations:** U.P., M. P., C. G. and Maharashtra.

#### **Responsibilities and Contribution:**

- Managed RCU operations for Bank of India Retail Business (i.e., HL/AL /Mortgage).
- Managed KYC audit and verification process for Yes Bank Gift Cards Process.
- Managed PAN India CPV for TATA Tele service & TATA Communication.
- Managed audit of collection receipt books and recons for HDFC Bank Ltd of north and west zones.
- Maintained the quality of feedback and reports sent to various businesses associates.
- Maintained the performance graphs of every process for reviewing them to higher authority.
- Managed 25 RCU Agencies in west and north location.
- Managed team size of 40+ Field Executive, 4 Team Leaders and 5 Back-office staffs.
- Maintained team for high performance and superior service.
- Managed team performance reviews and training programs.

- Managed action planning as per the business requirement and business target.
- Monitored productivity and efficiency levels for improvement in performance.
- Daily review and driving of performance indicators.
- Review process gaps and closely working with compliance team to ensure closure of audit gaps as per the business requirement.
- Coordination with the HR, Finance, IT and Admin teams to ensure smooth operations.

## **2. Organization: Zion Management Group**

**Tenure:** 16<sup>th</sup> Dec-2010 to 20<sup>th</sup> Nov-2014

**Designation:** Team Leader

**Locations:** Mumbai and Pune.

### **Responsibilities and Contribution:**

- Managed all RCU activities for secured and unsecured loans (Credit Card, Personal Loan, Home Loan, Commercial Vehicle, Two-Wheeler loan, LAP & Auto Loan).
- Managed RCU verifications for Banks and NBFC (Citi Bank, HDFC Bank, Citi Financial, Kotak Mahindra Bank, Family Credit, Dhanlaxmi Bank).
- Managed a team of 5 backend and 30 field Verifiers & 5 Samplers.
- Responsibility for management activities such as billings, data security, reporting formats & policy.
- Conducted fraud investigation across products and portfolio.
- Maintained quality of feedback and reports sent to various businesses associates.
- Generation of monthly and weekly MIS for respective portfolio.
- Conducted background checks, legal checks, and political checks in big ticket size cases.
- Conducted training program for all samplers and field executives.
- Maintained performance sheet on monthly basis of all team members.
- Managed the profile verification of DSA and employment.
- Conducted mystery shopping and seeding of Branches, employee, and dealers.
- Conducted builders and property checks for maintaining the good and healthy financial relationship.
- Conducted Property Title search from the sub registrar office & Retrieval of Form B Extract from RTO.
- Co-ordination with external law enforcement bodies and other financial institutions for both external and internal investigation.

## **1. Organization: Sophie Group**

**Tenure:** 16<sup>th</sup> Sep-2008 to 15<sup>th</sup> Dec-2010

**Designation:** Back-office Executive

**Location:** Mumbai

### **Responsibilities and Contribution:**

- Prepared MIS and data entry of loan applications of various banks and NBFC.
- Allocation of sampled cases as per trigger to field verifier.
- Co-ordination with sampler and field verifier for sampling and field verification report.
- Verification of KYC and income documents by concern authority.
- Compile the complete case reports in MIS and send to authorized team.
- Cross checking the cases which has been done by verifiers to maintain the quality of reports.
- Maintaining the performance graphs of each & every Samplers/Verifiers.
- Taking care of every seeding & mystery shopping done by our field staff.

## EDUCATION

Qualification	University/Institute Name
Graduation (B. Sc.)	D. D. U University, Gorakhpur

## PERSONAL DETAILS

- Date of Birth: 1st July 1987.
- Languages Known: English, Hindi and Marathi.

## SKILLS

- Ability for Cross functional interactions and coordination.
- Ability to monitor the team closely.
- Process orientation and decision-making skills.
- Ability to navigate and handle the challenges.
- Very good hands-on MS-Office.
- Managing multiple deliverable and high pace workload.
- Self-starter able to prioritize key tasks effectively.
- Ability to maintain high quality standards.

## REFERENCES

- Available on request.

Place:

Pramod Singh

Date: