

VINEET KUMAR

Near Rangoli Garden, Jaipur

Contact: +91 9315281663; **Email:** Vineet85856@gmail.com; **Date of Birth:** 1st July 1989

Dear Sir/Mam

I am submitting herewith my resume for your perusal and consideration for the post in your organization.

Review of my credentials will indicate that I am a target-oriented individual with hands on experience in **Risk Management, Fraud control, Investigation, Team handling, budget management, Query Handling, Data analysis, Office practices and procedures, business correspondence, recordkeeping of system & reports and documentations**. Currently associated as Regional Head -RCU (FRM) – Poonawalla Fincorp Ltd.

I am seeking a challenging job **Banking and Financial Domain**. Technically skilled in the usage of MS Office tools namely **Word, Excel and PowerPoint, Fin-one, Hunter, Sherlock CRM, LOS, LMS, BMS, Salesforce and other Banking and financial software** and ability to **handle Risk and Fraud control activities related to Financial Sector**. Being a dedicated and focused individual, I am determined to add value to the organization I work for, through my exceptional knowledge and learning ability.

To describe myself in a nutshell, I am systematic, organized, and hardworking; ready to take up any challenge of life abreast with the latest trends and good communication skills.

My basic objective is to sharpen skills for complete personality development and be an example of trust and reliability in the corporate world. My prime goal is to understand professional environment and capitalize on opportunities.

Driven by passion and competence, I am confident of making visible contribution for the growth of the organization.

I'd appreciate the chance to meet with you in person to discuss as to how I could be a vital part of your organization.

Thanking you,

Yours Sincerely,

Vineet Kumar

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Risk & Fraud Management Professional

*Seeking challenging & rewarding assignments in **banking and NBFC domain** with a growth-oriented organization across the industry*

SUMMARY OF SKILLS

- Sincere, diligent, and experienced professional with rich experience of **Risk control, Fraud Management and core investigation, Skip tracing, Report analysis; Data analysis, Query Handling, Office practices and procedures; recordkeeping in system & MISs.**
- Currently spearheading as **Regional Head - RCU**, in Poonawalla Fincorp Ltd. and taking care of North-2 Region.
- Proven proficiency in **managing all aspects of Risk and Fraud management activities** with hands on experience in efficiently & professionally dealing customer and internal departments queries and complaints and ensuring satisfactory closure.
- **Self-motivated and goal-oriented team player with good communication skills** and high degree of resourcefulness, commitment, and optimism.

Core Competencies

Risk Management/Fraud management/ Investigation (Pre and Post disbursement) & Internal/Internal Audit/Data Analysis/Data management/Skip tracing/Team Management/ Report Analysis (Interpersonal skills (TAT/SLA Management)

PROFESSIONAL EXPERIENCE

Company Name: Poonawalla Fincorp Ltd.

Designation: Regional Head - RCU

Duration: Since 6th Jan 2022

- Responsible for prevention of risk/frauds portfolio of Used car, Personal Loan, Business loan (secured & Unsecured), LAP, loan to professional & Medical equipment loans across the region.
- Handling the team of 4 Area managers across the region. Recruitment, Training, and supervision of team of RCU department.
- Conducting and monitoring regular Branch/ Vendors/DSA Audits to minimize the risk.
- Taking care of Investigation related to; Pre & Post disbursement, Internal investigations, RBI escalations, Investigation for customer complaints.
- Taking care of loss recovery in Investigation cases.
- Conducting surveillance activities: including Collection data monitoring and review, internal process reviews etc.
- Identify the root cause of fraud cases to avoid its future occurrence.
- Analyzing the Negative/Fraud trends in different product portfolios and working in close associations with other function like credit /sales/collection and operation for providing feedback.
- Extend necessary support to the collection unit for resolution of NS, NPA and other delinquent cases.
- Liaison with legal and other govt. enforcement agencies as per requirement.

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Company Name: Fintree Finance.

Designation: PAN India Head (Sr. Manager) - FCU

Duration: Since 1st March 2021 to 4th Jan 2022

- Responsible for mitigating risk/frauds portfolio across PAN India locations.
- Analyzing the Negative/Fraud trends in different product portfolios and working in close associations with other function like credit /sales/collection and operation for providing feedback and support in the implementation or changes in policy
- Managing the operational risk associated with different functions and reviewing strict adherence to policy standards.
- Supervising and monitoring document and profile verifications through agencies in given TAT, both for vendor and customers for various products.
- Regular Audits and Investigations to minimize the risk.
- Diligently conducted investigation of fraud to identify the root causes and avoid its future occurrence.
- Recruitment, Training, and supervision of team of FCU department.
- Additionally, responsible for putting inputs in any sales credit policy in FCU point of view.
- Co-ordination with RCU co coordinators, other team members and impaneled RCU agencies on and ongoing basis and ensure TAT adherence for all RCU actionable.
- Conducting periodic FCU training for Sales and Credit team for updating the current fraud trend.
- **Handling the internal FI Activity and skip tracing for the negative portfolio for the PAN India.**
- Extend necessary support to the collection unit for resolution of NS, NPA and other delinquent cases.
- Liaison with legal and other govt. enforcement agencies as per requirement.

Value addition in current Organization:

- Setup the complete FCU process from end-to-end process. (File movement, FCU to be done at what stage, vendor empanelment, team recruitment, implementation in policy etc.)
- Setup the complete internal FI process (Team recruitment, implementation of policy and process, Report format, vendor empanelment etc.)
- Setup the skip tracing process for negative portfolio of the company

Company Name: Muthoot Finance Ltd.

Designation: Regional Manager-RCU (North & East)

Duration: 3rd June 2020 to 27 Feb 2021

- Responsible for conducting Fraud investigations for the assigned North and East region (i.e. Delhi NCR, Punjab, Haryana Rajasthan and West Bengal).
- Handling the Team of RCU
- Co-ordination with RCU co coordinators, other team members and impaneled RCU agencies on and ongoing basis and ensure TAT adherence for all RCU actionable.
- Monitoring the sampling and other verification activities.
- Timely Conducting RCU agencies audit for enhancing the performance.
- Conducting periodic FCU training for Sales and Credit team for updating the current fraud trend.
- Ensure the timely submission of all reports pertaining to the unit as per requirement.
- Initiate recovery follow ups pertaining to fraud cases.
- Clear understanding of the company process and policies, identifying gaps if any from time to time and recommending for improvement.
- Understanding emerging fraud patterns in market and updation of the same to Concern units including updating internal negative database.
- Extend necessary support to the collection unit for resolution of NS, NPA and other delinquent cases.
- Liaison with legal and other govt. enforcement agencies as per requirement.

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Company Name: Indiabulls Consumer Finance Ltd.

Designation: Manager-FCU (Delhi NCR)

Duration: 26th Sept 2018 to 31st May 2020

- Responsible for managing FCU processes and fraud prevention at loan origination stage across all products (Personal loan and entire Dhani Platform) for entire Delhi NCR.
- Taking Care of Team management of 4 on-roll employee of Fraud Control Unit.
- Responsible for centralized Dhani Loan (It is as Fintech. Loan platform of Indiabulls consumer finance Ltd.) Process for entire North Zone as Manager and reports to Zonal Head.
- Taking Care of Sampling process of Personal Loan (Offline) and Dhani Segment (entire North).
- Investigate discrepant cases to identify involvement of applicant, collusion with companies' outsourced channel at a Prevention stage in Personal Loan.
- Taking care of core investigation of cases in Dhani Loan at Post Disbursement stage (Delhi NCR).
- Conducting periodic FCU training for Sales and Credit team for updating the current fraud trend
- Vendor management and imparting trainings to Vendors and support staff regarding RCU process.
- Observe business practices and identify operational risks in the area allocated.
- Ensure compliance with platform policy at field level.

Company Name: Magma Fincorp. Ltd.

Designation: Location Manager-RCU

Duration: 19th June 2017 to 25th Sept 2018

- Responsible for managing RCU processes and fraud prevention at loan origination stage across all products (CV, CE, HL, LAP, Auto (Used car or New Car) and SME) across the Retail platform within the allocated territory (10 Locations)
- Review verification reports and TAT of Reports of sampled cases at loan origination stage
- Investigate discrepant cases to identify involvement of applicant, collusion with companies outsourced channel at a Prevention stage.
- Agency management and imparting trainings to agencies and support staff regarding RCU process.
- Conduct periodic branch and RCU agencies Audits.
- Undertake surveillance and record the observations.
- Observe business practices and identify operational risks in the area allocated.
- Ensure compliance with platform policy at field level.

Company Name: L&T Finance Ltd.

Designation: Area Manager-RCU

Duration: 18th Jan 2016 to 30th April 2017

- Undertaking Risk control activities covering all products across the Retail platform within the allocated territory
- Conduct periodic branch process reviews of the allocated branches.
- Undertake surveillance and record the observations.
- Reporting the findings of the audit & closure
- Complete Borrower audit, Collection audit & Meeting Center audit within the prescribed time
- Observe business practices and identify operational risks in the area allocated.
- Ensure compliance with platform policy at field level in the zone.
- Interact with field force to identify gaps.

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Company Name: Prime associates

Designation: Manager (Agency)

Duration: 1st Sept 2013 To 10th Jan 2016

- Handling RCU agency of ICICI bank (VSTS ID-A00002)
- Responsible for document and address verification report submission to concern Area Manager-RCU.
- Responsible for maintaining daily MIS of cases received or sent for verification in field or bank.
- Managing operations of agency.
- Doing seeding or Mystery shopping activates for ICICI bank and reporting to Area Manager-RCU for further action.
- Making relation with local Govt. office for document verification.

Perfume Centre Of America

Duration: 1st Aug 2012 To 18st Aug

2013 Back Operations

- Looked after the generation of Quotations on daily basis, filing of correspondences and monitoring of report on weekly and monthly basis.
 - Handled day-to-day general correspondences i.e. letters, faxes e-mails etc. and managed the accuracy of records of incoming/outgoing communications & confidential files.
 - Handled the internal and external calls, Maintained records and files from time to time. Handled updation of the detailed files as required for specified functions.
 - Played pivotal role in handling routine correspondence efficiently. Handled data entry assignments efficiently and effectively.
 - Skillfully handled entire computer related activities while streamlining the Office Management System.
 - Developed computer presentations and reports for various assignments. Accountable for handling proper filing and all the reports.
 - Involved in entire administrative work specifically related to official documents and material, maintained track records & updated information in computer for the daily transactions.
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EDUCATIONAL CREDENTIALS

M.C.A (Pursuing)

JNU, JAIPUR

B.C.A., 2012

ELLIM

XII, 2009

UP Board

X, 2005

CBSE

Extra-Curricular and professional Certification:

- Online AML Certification conducted by Magma Fincorp. Ltd.
- Online InfoSec Security Certification conducted by Magma Fincorp. LTD.
- Online KYC Learning Certification conducted by Magma Fincorp. LTD.
- Train the Trainer certification for fintech loan platform in Indiabulls Consumer Finance Ltd (Dhani Loan segment)
- Credit of winning Rajya Puruskar in Bharat Scout & Guide

Language Known: English, Hindi, Regional.

References: Available on Request