



MAULIK PATEL

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Summary

Ambitious human determined to continually exceed expectations. Willing to take added responsibilities to achieve desired results.

Skills

- Managerial finance
- Applicant investigations
- Issue investigations
- Call and complaint investigation
- Investigations proficiency
- Problem investigations
- Investigations expertise
- Fraudulent practices understanding
- Credit card fraud
- Microsoft Office expertise
- Retail sales customer service
- Call center experience
- Customer relations

Experience

SBI Cards and Payment Services Limited |
Ahmedabad, Gujarat

Manager- Fraud Investigation

06/2019 - 04/2020

- Manage the Application Fraud activity to identify and prevent application frauds.
- Ensuring timely investigations of all fraud cases detected; preparation of case sheets on cases investigated for presentation to the Fraud Loss Approval Committee.
- To carry out fraud investigations on suspected fraudulent, criminal and other security breach activities as detected or reported for West locations, providing an independent investigation report for management and represent the bank in any related police and court proceedings.
- Ensure that fraud investigation is carried out timely on all cases referred to the location and necessary approval/decision is taken on each within a stipulated Turnaround Time.
- Liaise and work with law enforcement agencies, professionals and commercial organizations in this field of expertise.
- Liaison and maintenance of effective communication with Police, Government authorities and external fraud investigators to collate and share intelligence as appropriate, and to ensure that senior management is kept abreast for West, of the most up to date information/intelligence on crime.
- Lead investigations on incidents and cases referred to FCU, examining appropriate records and documentation, interviewing all relevant parties internally and externally and reporting findings to management.
- Devise Early Warning Mechanism to reduce Fraud Losses.
- Ensure audit is done from time-to-time, of the vendor.

Home Credit India Finance Pvt. Ltd. |
Ahmedabad, Gujarat

District Manager-Business Investigation

- Need to take care of whole Ahmedabad city along with Kalol, Bavla, Sanad, Mehsana for control of fraud and risk.
- Daily allocation of task to all team member with the time line and make

sure that all cases need to be close in TAT.

- Need to find Market Alert and collect proof to highlight current market trends to management for better resolution and keep company policy in line.
- On regular basis need to go for street patrolling to make sure that all shops are following the policy or if any suspicious activity found then take necessary steps against shop and concern person.
- Also doing audit of team work done to make sure that provided reports are genuine and correct as per factual data.
- Taking care of background verification of all employee who is going to join home credit at Ahmedabad location and also past organization check in case of suspicious documents found.
- Main task to find out fraud done by any person or client, shop, or internal employee then we are filling police complaint against them and after filling police complaint we are trying to convert case in FIR along with arrest of fraudster.
- Taking care of all the document verification of Shop who wants to start business with Home Credit in which I also consider Shop locality, Area, Customer base, stock, and other competitor availability.
- Area survey in case of business expansion by management in which needs to provide reports pin code wise along with remarks on negative area of particular location.
- Audit & Sampling of paid off cases where payments have been blocked by customer over 90+ days and also try to recover pending money from them.
- Handling SIT (Special Investigation Team) Cases where any cases need deep level of investigation to catch the fraud with the help of law enforcements.
- In 2018 till now 7 police complaint filed, 3 FIR Filled and in and concluded with 5 arrest and arrest have been done under fake collection receipt case, Forged document case, and attempt of half murder on Associate by customer case.
- Till date Rs.2,42,690 recovered from delinquent customer which are not paying from long time and from collection agent who collected money and not submitted in company.
- Successfully launched Project "Jagruk" with Mehsana Poilce for cybercrime awareness and training to solve online fraud cases with less period of time.
- Ensure 100% completion of Fraud Approval and detection every business day on all Platform powered by Infibeam.com
- Identifying risk areas for online transactions ongoing on the website & scrutinizing customer profiles make them blacklisted if required.
- Make analysis report of all data processed and approved by me with detail of 0% dispute or chargeback to ensure of 100% fraud detection in real time.
- Also handling all payment-gateway (7) regarding all online payment platform like:- Integration, Rate negotiation, Technical issue in payment or refund.
- Looking for Charge-back with all payment-gateway and make sure to recover 100% money of dispute and CB under any reason.
- Looking for refund of all platform powered by Infibeam.com like:- www.amulonline.com, BuildBazar.com and Infibeam.com
- Looking for return merchandise (RMA) and make sure of all refund and

NSI INFINIUM GLOBAL PRIVATE LIMITED (INFIBEAM.COM) |

Ahmedabad, Gujarat

Senior Finance Risk & Payments

Executive

06/2014 - 10/2017

loss recovery.

- Good level of exposure to analysis of data, data presentation, testing, and maintenance of the verticals on the portal.
- Managed logistics of the various products offered by the company.

HDFC life Ltd-(HDFC Bank) |
Ahmedabad, Gujarat
Business Development Manager
12/2013 - 05/2014

- Working for bancassurance for HDFC bank changodar branch from Hdfc standard life insurance ltd.
- Provide investment plans for HDFC Bank customer and make sure they will get best IRR for investment.
- Need to complete monthly target and need to fulfilled in time.
- Also have to provide knowledge for CASA, F.D, R.D. and all banking products.
- Also have to work on Bank target with Investment plans for yearly basis.
- Provide all Banking knowledge to all customer to aware about all services of Finance.

Kotak Securities Private Limited |
Ahmedabad, Gujarat
Customer Service Relationship Manager
02/2013 - 11/2013

- To give Investment advice to customers in IPO, Security, Mutual fund and all investment plan.
- Need to manage Portfolio Management of all given client.
- Need to complete monthly target and need to fulfilled in time.
- Need to solve all query regarding payable and receivable of client.
- Provide Market analysis report to all client to make them active.
- Provide all Online knowledge to all customer to aware about all services of company.

E Media Global Solution | Ahmedabad,
Gujarat
Business Development Manager
06/2010 - 12/2012

- Generated leads and capitalized on valuable business opportunities to bring in new company revenue and improve bottom line profit.
- Maintained meticulous client notes in Salesforce system.
- Contacted potential customers via telephone, email and in-person inquiries.
- Captured new customers by optimizing business strategies and launching products to diversify offerings.
- To perform sales related services like auto-mobile loan.
- To advice customer for the product and take basic information
- Achieve Target in day to day basis.
- Identified business development opportunities and implemented effective strategy for client acquisition.

Axiom Bpm Service Pvt. Ltd |
Ahmedabad, Gujarat
Business Development Manager
05/2009 - 05/2010

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- Contacted potential customers via telephone, email and in-person inquiries.
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Institute of Chartered Financials Analyst of India | Tripura, India

Chartered Financial Analyst in Finance

03/2013

Gujarat University | Ahmedabad, India

Bachelor of Commerce in ACCOUNTS

04/2010

Gandhinagar Higher Secondary Education Board | Ahmedabad, India

High School Diploma

03/2007