

SHUBHAM THAKUR

ASSISTANT MANAGER

CONTACT

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ABOUT ME

- Results-driven **Risk and Quality Manager** with **8** years of experience in **Fintech, Risk Management**, executing risk frameworks, and optimizing operational workflows. Proven track record in **compliance, quality assurance, and stakeholder engagement**. Skilled in identifying process gaps, performing detailed risk assessments, and driving performance through data-led decisions. Adept at managing SLAs, conducting root cause analysis, and delivering measurable improvements in fraud prevention and compliance processes.

WORK EXPERIENCE

EXL

ASSISTANT MANAGER (RISK MANAGEMENT)
Gurugram

EXL

Aug 2024-Present

- **Lead** a team of **15** senior associates & responsible for **risk management** and performance coaching, and feedback delivery.
- Spearheaded **risk management** initiatives by identifying, analyzing, and mitigating financial, operational, and strategic risks.
- Designed and implemented risk management frameworks and policies to ensure compliance with regulatory requirements and industry standards.
- Conduct screenings and identify potential red flags including sanctioned entities.
- Partner with **internal stakeholders** to stabilize and enhance workflows through process deep dives and operational reviews.
- Conduct weekly performance reviews using KPIs to track resolution rates, efficiency, and **SLA compliance**.
- Monitor and track SLA, volume, and quality metrics; ensure daily/weekly/monthly reporting of KPIs.
- Perform risk documentation, assess escalations, and maintain detailed audit trails of reviews and decisions.
- Facilitate weekly business review presentations, summarizing progress on volumes, quality scores, productivity metrics, and risk flags.
- Conduct detailed research & trend analysis to enhance risk policies & decision-making for politically exposed persons.
- Proficient in **LexisNexis, ThreatMetrix, Feedzai, JIRA, Power BI & MS Visio** for data analysis, project tracking, and fraud investigation.

Goldman Sachs

GOLDMAN SACHS
SPECIALIST (Consumer & Wealth Management)
Hyderabad

Sep 2021-Aug 2024

- Mentored a team of **12** specialists, overseeing performance management and leave planning to ensure team stability and operational efficiency.
- Led process improvement and automation initiatives to streamline investigations and risk assessment workflows.
- Conducted root cause analysis on high-risk activities and customer profiles, implementing proactive risk mitigation strategies to reduce regulatory exposure.
- Designed and delivered training sessions on compliance, protocols, and risk management, improving team knowledge and efficiency by 20%.
- Partnered with internal audit and compliance teams to enhance controls related to **General Motors and Apple** Card programs.
- Utilized advanced monitoring tools to analyze transactional data, identify suspicious patterns, and implement automated alerts for potential money laundering.
- Conducted root cause analysis on high-risk activities and customer profiles, implementing proactive risk mitigation strategies to reduce regulatory exposure.


CONCENTRIX
May 2019-Sep 2021

Concentrix
Senior Operations Representative (Advisor II)
Gurugram

SHUBHAM THAKUR

ASSISTANT MANAGER

- Managed diverse work queues, including **account takeovers** and fraud detection, ensuring prompt resolution and operational efficiency.
- Conducted fraud analyses that identified patterns, resulting in a 30% reduction in fraud-related losses and the identification of emerging fraud trends.
- Disrupted multiple fraud rings through targeted investigations, leading to account suspensions and minimizing both financial and reputational risks.
- Reduced fraudulent transaction volume by 10% through early detection, prevention strategies, and proactive monitoring.
- Monitored customer transactions for suspicious activity, successfully detecting account takeovers, friendly fraud, and other risks before escalation.
- Maintained a **100% adherence** rate to SLAs by ensuring timely resolution of queued transactions.
- Led in-depth investigations into account takeover cases, recovering disputed funds and enhancing fraud detection mechanisms.



April 2017-Jan 2019

Amazon

TRMS Investigator (Risk & Fraud)

Bengaluru

- Collaborated with cross-functional teams to develop and implement risk management and fraud prevention strategies.
- Managed a portfolio of fraud cases, working closely with external partners, including banks and law enforcement, to resolve complex issues.
- Developed and executed fraud prevention strategies, policies, and procedures to minimize risk exposure, conducting regular risk assessments to identify vulnerabilities.
- Reviewed and enhanced methods for authenticating and validating customer information, reducing the risk of identity fraud.
- Implemented and maintained robust identity verification processes during account creation and transaction processing to ensure security.
- Investigated and verified suspicious transactions, collaborating with law enforcement and other authorities to address potential fraud risks.

KEY PROJECTS :

Apple Card Risk Project

April 2023 – June 2023

- Overseeing the full lifecycle of the Apple Card initiative with a focus on AML and risk management compliance. Led the project from initial planning through execution, Successfully implemented a comprehensive customer due diligence and transaction monitoring framework.

General Motors Card Project Manager

December 2023 – April 2024

- Managed the launch of a co-branded credit card in collaboration with internal teams and external partners, ensuring timely execution within budget constraints. Developed and implemented account compromise protocols, improving fraud detection and enhancing customer security.

EDUCATION

Post Graduate Diploma in Business Management

Narsee Monjee Institute of Management studies (NMIMS)
(PGDBM) Marketing Management (Distance)

2020- JAN 2022



Core Highlights :

- Strategic management
- Marketing management
- Customer relationship management
- Operations management

Bachelor of Arts

Amity University, Noida

Linguistics

2014- 2017



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