

Ritesh Gairola

Summary

An outcome-oriented seasoned business professional, specializing in (i) Fraud prevention, (ii) *Strategic business planning and transformation*, (iii) *Stakeholder management*, (iv) *Operations management*, and (v) Lean/RPA deployments.

Graduate from IHM Bangalore with an MBA from IMM, New Delhi, Lean 1A certification from Cardiff university and Six sigma certified by Barclays, I bring forward c15 years of BFSI experience in an omni channel environment, spanning multiple people management and leadership roles.

At the personal front, I prefer book reading, playing chess, biking and mountaineering as my off-work indulgences.

I wish to continue my career journey with an organization where my professional skills can be best-leveraged for the business growth.

Professional Experience

Tata Consultancy Services: March'2022 to Aug'2025

Designation: Associate Consultant

Role: Delivery Excellence Partner, BFSI-US WEST

- Guidance to financial institutions including Banks, Insurance/Mortgage companies, State-owned funds & Exchanges. Advisory to enhance revenue generation, prevent or mitigate fraud losses and continuous improvement
- Guiding internal teams to effectively meet contractual obligations and improve GPMs

Role: CRO, Financial crime risk management

- Advisory to Investigate & mitigate financial crime events involving money laundering, correspondent banking, KYC, EDD, fraud and other illegal money service businesses

Barclays: June'2010 to July'2021

Assistant Vice President, Operations; Manager, Fraud/Disputes; Team Support Specialist, Fraud; Advisor, Fraud Operations

- Spearheaded BU of c250 FTEs spread across sites
- Managed functions across Operations & Quality (Fraud, Disputes, Chargebacks, AML, KYC, Onboarding, Customer services, Merchant services)
- Optimized key business metrics like fraud loss reduction, improved customer satisfaction, complaints reduction, cost saves and other operational efficiencies
- Worked closely with fraud strategy & analytics, to address emerging fraud trends, improve false positive and optimize fraud rules
- Due diligence of service agreements and other contractual/governance documents, including short-medium-term cost/resource plans and business outlooks
- Defined KPIs and Plans for training, quality, incentives, performance management, rewards, and recognitions
- Built resilient business models, and earmarked respective business continuity plans

Key Achievements

- ✓ *"Ace of Initiative"* July'19 Barclays Leadership award by the MD, Barclays India
- ✓ Outstanding *"Business Contribution"* July'18 award by the MD, Global Head, Barclays

- ✓ Invitation by the 'Head of Financial crime & Intelligence' in Nov'17. To review and recommend PI opportunities for credit-retail fraud businesses based out of UK
- ✓ Operational Lead for the pioneer *RPA project*, 2016, deployed "*Blue Prism*" as a solution
- ✓ WB project on identified fraud risk, delivered an incremental audited positive impact of c£900K. Project recognized as 1st runner-up for H2 2014
- ✓ Q4-2011 "*The Red-Carpet Club*" performance recognition by global CXOs

Convergys India Services: Nov'2005 to Aug'2006

Customer Care Officer [Finance]

- Account review support, upselling financial products and services

Carlson Hotels + Cadbury India + Hotel Taj Palace

Trainee Assignments: Revenue Optimization & Institutional Sales

Other Upskilling Endeavours & Achievements

- ✓ **IIT Kharagpur**: AI for real-world applications (2024)
- ✓ **NSE**: Financial Markets (Advanced) certified (2024)
- ✓ **Lean 1A**: Cardiff University (2015)
- ✓ **WB Six Sigma Certification**: Barclays (2014)
- ✓ **Financial Modelling & Investment Concepts**: ARC Academia, India office of Wall St. Training, USA (2014)
- ✓ **Gold Medalist**: Inter-college case study competition, IMM (2008)
- ✓ **Hosted 39th World Marketing Congress** facilitated by External Affairs, Home, and Education ministries (2008)

Academic Qualifications

- **MBA**: IMM, New Delhi (2007-2009)
- **Hotel Management**: IHM, Bangalore (2002-2005)

Contact Details

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