BHAWNA M. KAPOOR

Senior Fraud, Vigilance & Compliance Leader | Risk, Compliance & Governance

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PROFESSIONAL SUMMARY

Senior Risk, compliance, and governance leader with **24 years in BFSI** at BOBCARD (a wholly-owned card subsidiary of Bank of Baroda), spanning fraud vigilance, regulatory compliance, control-framework oversight, and institutional governance across card issuance, acquiring, and POS operations. Creator of **NexusLens**, a proprietary diagnostic methodology that optimises enterprise risk and control-gap review turnaround times. Developer of the trademarked **Neural Integrity framework**, a decision-architecture model used to assess behavioural risk and enforce ethical governance within organisations. Experience spans forensic investigation, procurement/budget-compliance scrutiny against board-approved authority limits, SOP and policy gap remediation, and representation before regulatory and judicial forums including the RBI Banking Ombudsman and the National Consumer Disputes Redressal Commission (NCDRC). Reported directly to the Chief Vigilance Officer with functional engagement across the Executive Vice President and Managing Director. Track Record of measurable risk and control outcomes, including a ~**60% reduction in fraud losses, ~70% reduction in data leakage incidents, and ~80% reduction in regulatory penalties**.

CORE COMPETENCIES

- Enterprise Fraud Risk Management & Vigilance
- Regulatory Compliance & RBI Governance Frameworks
- Control Framework Design & Gap Remediation
- Procurement & Budget Compliance Oversight (Board-Approved Authority Limits)
- Regulatory & Judicial Representation (RBI Ombudsman, Courts, Tribunals, NCDRC)
- Stakeholder Management (EVP / MD / Legal / Customer Care)
- SOP & Policy Governance — Deviation Identification and Clause-Level Remediation
- Forensic Investigation & Root-Cause Analysis
- Team Leadership & Capability Building (500+ trained)
- Card & Payments Operations (Issuance, Acquiring, Chargebacks)

PROFESSIONAL EXPERIENCE

Independent Fraud Risk & Governance Consultant

Independent Practice, Gurugram (Remote) | Dec 24 – Present

- Publish thought leadership on fraud vigilance, RBI regulatory developments, and governance practice through a LinkedIn newsletter (The Vigilance Board Room) and 40+ short-form articles.
- Developed the **NexusLens** diagnostic methodology for accelerated fraud/control-gap review, validated against sample case data with an 80% reduction in diagnostic turnaround time in testing; currently pursuing pilot validation engagements with institutional CROs and Heads of Vigilance.
- Developed the trademarked **Neural Integrity** framework, a proprietary decision-architecture model used to evaluate culture-driven behavioural risk, design ethical governance standards, and mitigate institutional non-compliance.
- Author of two published books on decision intelligence and behavioural risk mitigation for organisational leaders (Amazon, Pothi, Notion Press).*'Ignite Your Mind (*2025) and *'Unlock Your Mind's Paradox'* (2026). A third book, *'Psychology of Fraud'*, is in an advanced draft and under discussion with traditional publishers.
- Author Available for advisory engagements with NBFCs, fintechs, RegTech vendors, and forensic/legal practices on fraud risk, compliance, and governance frameworks.

Fraud, Vigilance & Compliance Leader

BOBCARD Ltd. (Wholly-owned card subsidiary of Bank of Baroda), Mumbai / Delhi | 2001 – 2024

Progressive institutional leadership across core operational and risk management divisions, culminating in enterprise-wide Vigilance, Compliance, and Governance functions with direct reporting lines to the Chief Vigilance Officer and Managing Director.

Forensic Investigation & Control. Governance

- Led forensic investigation of a Rs **3.5 Crore document forgery network** spanning 38 cases across the card canvassing channel; recommended targeted SOP and policy clause revisions that were adopted institution-wide to close the identified gaps.
- Directed forensic investigation of a multi-site **North India data leakage operation** across semi-urban processing centres, producing **52 remediation recommendations** across technology, process, and policy, adopted institution-wide.
- Reviewed departmental procurement processes and expenditure against SOPs, policies, and board-approved budget-approval limits by designation; identified deviations and escalated for corrective action.
- Established individual and departmental accountability across Card Issuance, Card Operations, IT, Policy, FRM, and Customer Care through structured root-cause investigation.

Fraud Detection & Risk Reduction

- Reduced fraud losses on high-value flagged transactions by ~**60% (against prior 12-month baseline**) through Falcon-based transaction pattern analysis and revamped underwriting SOPs for digital sourcing.
- Cut recurring data leakage incidents by ~**70% year-on-year** via multi-point access controls, vendor-specific audit triggers, and re-engineered data security protocols.

Regulatory Compliance & Governance

- Reduced Banking Ombudsman-level regulatory penalties by **~80% (against baseline period)** through structural compliance realignment across cards, payments, and grievance redressal.
- Re-engineered mobile number and demographic update processes across customer portals and CRM systems to mitigate unauthorised access risk.

Regulatory & Judicial Representation

- Represented the organisation before the **RBI Banking Ombudsman, District Courts, Consumer Courts, Tribunals, and the National Consumer Disputes Redressal Commission**.
- Pursued fraud cases with Law Enforcement Agencies, including FIR filings and coordination with investigating officers.

Capability Building

- Trained **500+ employees** across risk, vigilance, and branch operations on emerging fraud trends, process gaps, and RBI regulatory updates; invited as corporate faculty by Bank of Baroda.

EDUCATION & CERTIFICATIONS

- **CAIIB (Certified Associate of Indian Institute of Banking & Finance)** — IIBF
- **Certificate in Credit Card Operations** — IIBF
- **CERTIFICATE In Retail Banking- IIBF**
- **MBA** — Indira Gandhi National Open University (IGNOU)
- **Post Graduate Diploma in Personnel Management** — YMCA, New Delhi
- **RBI Specialist Trainings — Cybersecurity, IT Impact, Emerging Fraud Trends**
- **Training program of AI for Business Growth)** (Pursuing)-Skill Arbitrage
- **Certified for Internal Complaints Committee** under the Prevention of Sexual Harassment at Workplace Act

Professional Membership

- Active Member, Indian Institute of Banking & Finance (IIBF)

Planned Certifications (2026)

- **ACFE Certified Fraud Examiner (CFE)** — Exam scheduled Q3 2026

- **ICAI Forensic Accounting & Fraud Detection (FAFD)** — Enrolment Q4 2026

TECHNICAL PROFICIENCY

- **Fraud Detection:** Falcon
- **Audit & Investigation:** ACL (Audit Command Language)
- **Card & Payment Systems:** Vision Plus, Talisma, COS Access Plus, FileZilla, Accops
- **Project & Incident Management:** JIRA, MS Office

RECOGNITION

- **ACP Pradyumna Award (2023)**— Fraud investigation excellence
- **Certificate of Excellence for being a Changemaker (2021)-**Cross-departmental fraud network investigation and remediation, organisational integrity and vigilance
- **Certificate of Appreciation (2026)-** — ANON Global Foundation: Invited speaker on "Neural Integrity Blueprint: Empowering Developing Mind from Play to Purpose," validating framework applications in decision intelligence and cognitive reframing.
- **Media Feature: Dainik Bhaskar** - Public recognition for exposing and dismantling a multi-bank fraud scheme.
- **Global Achievement Award (2022)** - For leading the comprehensive legal awareness campaign 'Koshish: Nyaya in Rahah'.

PUBLICATIONS& INTELLECTUAL PROPERTY

- ***'Ignite Your Mind: Clarity Beyond Chaos'*** (2025) - Foundational book on mindset transformation, decision-making under pressure, and neuroscience-based clarity. Available on Amazon https://www.amazon.in/dp/B0F1LPJH1Q
- ***'Unlock Your Mind's Paradox'*** (2026) - Second book on resilience, cognitive reframing, and overcoming psychological barriers. Available on Amazon https://amzn.in/d/09WAHKbF
- ***'Psychology of Fraud'*** (Forthcoming) - Third book examining cognitive and behavioural drivers of fraud in institutional settings. Three chapters completed; in discussion with traditional publishers.
- **Neural Integrity Series** - Planned 6-part book series on ethical leadership, decision architecture, and organisational integrity
    - *Author Portfolio & Website: www.bhawnakapoorstudio.com*

FRAMEWORKS & INTELLECTUAL PROPERTY

- **Neural Integrity** - Trademark application filed (App. No. 7729440, Class 41, filed 13/05/2026 with the Office of the Controller General of Patents, Designs & Trade Marks, India). Proprietary decision-architecture framework for ethical leadership; core methodology embedded across published and forthcoming books.
- **NexusLens Diagnostic Methodology** - Proprietary framework for accelerated fraud investigation and audit reviews, drawn from 24 years of institutional casework.