BHAWNA M. KAPOOR

Senior Fraud Risk, Vigilance & Compliance Leader | Author | Framework Developer

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PROFESSIONAL SUMMARY

Senior BFSI leader with **24 years at BOBCARD** (a wholly-owned card subsidiary of Bank of Baroda) , spanning fraud investigation, vigilance, credit underwriting, branch operations, and RBI regulatory compliance across card issuance, merchant acquiring, and POS ecosystems. Track record of leading complex multi-department fraud investigations including a **Rs 3.5 Crore document forgery network** at Bank of Baroda and a large-scale North India data leakage operation (52 remediation recommendations adopted institution-wide). Founder of two proprietary frameworks: **NexusLens** (fraud diagnostic methodology) and **Neural Integrity** (trademark application filed, App. No. 7729440, Class 41), a decision-architecture framework for ethical leadership. Published author of two books on mindset and resilience, with a third title on the psychology of fraud in advanced draft. Recognised with the **ACP Pradyumna Award (2023)**, the **Global Achievement Award (2022)**, and the **Certificate of Excellence for being a True Changemaker (2021**

SIGNATURE ENGAGEMENTS

Data Leakage Operation, North India | Forensic Lead

Directed the forensic investigation of a widespread data leakage operation across semi-urban processing centres. Produced **52 remediation recommendations** spanning technology, process, and policy that were adopted institution-wide to permanently secure the environment.

Rs 3.5 Crore Document Forgery Case | Bank of Baroda

Investigated a network of **38 documentation forgery cases** across the card canvassing channel. Designed restructured SOPs, policies, and control measures for card canvassing that were adopted to prevent future occurrences.

Multi-Bank Fraud Breakthrough | Featured in Dainik Bhaskar

Exposed a Rs 3.5 Lakh multi-bank fraud scheme involving 3 firms operated by a single proprietor targeting major public and private banks across India. Personally filed the FIR, tracked down the culprits, **recovered the entire amount**, and received public media recognition in Dainik Bhaskar.

CORE COMPETENCIES

- Card & Payment Fraud Detection
- RBI Regulatory Compliance
- Multi-Department Root-Cause Analysis
- Card Operations (Issuance, Acquiring, Chargebacks)
- Framework Development & IP (Trademarked)
- Vigilance & Forensic Investigation
- Falcon Transaction Pattern Analysis
- Law Enforcement Liaison & Court Representation
- Data Security & Access Governance
- Author, Speaker & Executive Thought Leadership

PROFESSIONAL EXPERIENCE

Independent Fraud Risk Consultant, Author & Framework Developer

Independent Practice | Gurgaon (Remote-first) | Dec 2024 - Present

- Author of **two published books** on mindset transformation, resilience, and decision-making: *'Ignite Your Mind (*2025) and *'Unlock Your Mind's Paradox'* (2026), both available on Amazon. A third book, *'Psychology of Fraud'*, is in advanced draft and under discussion with traditional publishers.
- Founder of the **Neural Integrity** framework - a decision-architecture model for ethical leadership. (**Trademark application filed (App. No. 7729440, Class 41, filed 13/05/2026,** serving as the anchor for a planned 6-title book series.
- Developer of the **NexusLens diagnostic methodology** for accelerated fraud investigation and audit reviews.
- Publish thought leadership on card fraud vigilance, RBI regulatory updates, ethical leadership, and organisational integrity through The *Vigilance Boardroom* LinkedIn newsletter (40+ articles) and short-form LinkedIn posts.
- Available for advisory engagements, forensic casework, and executive speaking on fraud, vigilance, ethical leadership, and decision architecture.

Assistant Vice President - Fraud Investigation, Vigilance, Credit Underwriting & Branch Operations

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

Progressive leadership across vigilance, fraud detection, card operations, and regulatory compliance for one of the largest card portfolios in the Indian public banking system.

Forensic Investigation & Accountability Fixing

- Led forensic investigations of complex, multi-department fraud networks. Established individual and departmental accountability across Card Issuance, Card Operations, IT, Policy, FRM, and Customer Care.
- Investigated the **North India data leakage operation** and delivered 52 remediation recommendations across technology, process, and policy that were institutionally adopted.
- Led the **Rs 3.5 Crore document forgery investigation** (38-case network) and designed restructured card canvassing SOPs adopted institution-wide.

Fraud Detection & Falcon Analysis

- Monitored card transactions using **Falcon software** with a focus on behavioural and transaction anomalies that bypassed default FRM rulesets.
- Reduced fraud losses on high-value flagged transactions by **~60% (against prior 12-month baseline)** through pattern analysis of suspect financial filings 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.

RBI Regulatory Compliance & Process Streamlining

- Re-engineered compliance SOPs across cards, payments, and grievance redressal to align with evolving RBI guidelines.
- Reduced Banking Ombudsman-level regulatory penalties by **~80% (against baseline period)** through structural compliance realignment.
- Re-engineered mobile number and demographic update processes received through customer portals and Talisma to mitigate unauthorised access risks.

Court Representation & Law Enforcement Liaison

- Represented the organisation across **District Courts, Consumer Courts, Tribunals, and the National Consumer Disputes Redressal Commission**.
- Pursued fraud cases with Law Enforcement Agencies (LEAs), including FIR filings, coordination with investigating officers, and management of legal filings.

Capability Building

- Trained **500+ employees** across risk, vigilance, and branch operations on emerging fraud trends, process inefficiencies, and RBI regulatory updates.

EDUCATION & CREDENTIALS

- **CAIIB** (Certified Associate of Indian Institute of Banking & Finance) - IIBF
- **Certificate in Credit Card Operations** - IIBF
- **MBA** - Indira Gandhi National Open University (IGNOU)
- **Post Graduate Diploma in Personnel Management** - YMCA, New Delhi
- **Post Diploma in Business Administration & Computer Applications** - Bhai Parmanand Institute of Business Studies (BPIBS), Delhi
- **POSH ICC External Member & Trainer** - Certified for Internal Complaints Committee under the Prevention of Sexual Harassment at Workplace Act
- **RBI Specialist Trainings** - Cybersecurity, IT Impact, Emerging Fraud Trends
- **AI for Business Growth** - Skill Arbitrage (in progress)

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)** - For fraud investigation excellence and contributions to high-profile forensic cases.
- **Global Achievement Award (2022)** - For leading the legal awareness campaign 'Koshish: Nyaay in Rahah'.
- **Certificate of Excellence for being a Changemaker (2021)** - For contributions to organisational integrity and vigilance.
- **Media Feature: Dainik Bhaskar** - Public recognition for exposing and dismantling a multi-bank fraud scheme.
- **Certificate of Appreciation (2026)**- For delivering a powerful and thought-provoking session on "Neural Integrity Blueprint ": Empowering Developing Mind from Play to Purpose by ANON Global Foundation.

PUBLICATIONS

- ***'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.

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.