



TrainingCentral

Profile – Domain Expert DE003

Qualifications

CA
Cost Accountant

Organisations Worked for

Fullerton India (Risk Director - Retail Mass mkt, analytics)
Citibank, south Africa
Citicorp, India
E-serve
Tata

Total Experience

25+ years

Location:

Mumbai

Domain Area:

Banking, Assets

Sub-Domain:

Strategic Consulting
Risk Process Design
Business Process Improvement
Business Planning, Retail Assets and SME

The domain expert is a chartered & cost accountant by qualification with nearly two & half decades years of multifaceted experience both in start-up and established businesses covering financial services - NBFC, banking & process outsourcing. He has covered a gamut of functional areas of business development, strategic planning, risk management & analytics, internal audit & organization excellence. He has also managed diversified & cross functional teams.

He provides consulting in area of business strategy & process review, risk process design & assurance, portfolio due diligence & receivable management. Also, he is into functional & related behavioral training in the areas of Sales & Business Development, Risk management & Analytics, Receivable & Financial Management targeted towards financial services space (Retail & SME).

Key responsibilities held over 25 years of experience in banking sector

- Fullerton India - Risk director - Retail mass market & analytics - part of start up team, responsible for credit policy, underwriting, portfolio management, collection & rehab and analytics. Part of executive committee and organisation excellence.
- Citibank South Africa - Risk head - SME, responsible for credit policy, underwriting, portfolio management, collection & rehab.
- Citicorp India - National collection head - ELC/ABF responsible for collection and rehab of ABF/SME customers.
- E-serve - AGM (Business development) responsible new service lines across geographies (Collections, analytics, risk assessment). Part of management team putting up strategic road map for 5 years with AT Kearney.
- Tatas- Regional manager - North and East - responsible for retail asset, liabilities and corporate finance business. Instrumental in setting up eastern region business.



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Over last 8 years, he has carried out consulting assignments with State Bank of India, Vistaar Livelihood, Daimler Financial, Shriram Capital, Hero Fincorp, Capital Float, Shubham Housing, IDFC Bank, Ujjivan, IFC, CRISIL Risk Solution and Intellectcash in areas of business strategy formulation, business & risk process design and strategy implementation. He has also conducted training programs with Development Credit Bank, Bajaj Finserv, L&T Finance, Standard Chartered Bank, TVS Credit Services, DBOI, HDFC Bank, John Deere Finance, Sundaram Finance, CRISIL (In-house & open programs in Retail & SME for different Public sector, Foreign, Private Banks & NBFC's), KPMG, Fullerton, Mahindra Finance and Daimler Financial Services.