



TrainingCentral

Profile – DE004

Qualifications

M.B.A, Faculty of Management Studies
B.A. Hons (Economics), University of Delhi

Organisations Worked for

Cedar Management Consulting
ICICI Bank
Deutsche Bank
HSBC
ANZ Grindlays Bank
Location: Delhi

Total Experience – 29+ years

SME focus

Have done workshops for SMEs including multi-city road shows for leading private and public sector banks. Focused on entrepreneurship development, fund raising, Govt. schemes (in India) involving cluster development approach based on international models. Worked on developing SME focused credit policy and processes for banks, including fast track approvals. Worked on report for creation of sustainable innovation paradigm for India studying other countries. Earlier, as a banker focused on fulfilling banking and credit requirements of SMEs, with appropriate products and structures.

Highlights of career

He is a senior consulting and financial services professional with 27 years of multi-functional experience across multinational banks, insurance, management consulting & corporate training.

- Corporate Training & Education Sector: Accredited international trainer on AML & Sanctions compliance with understanding of KYC & CDD across different verticals (including trade finance) for a leading international bank. Additionally train on credit fundamentals for CRISIL (S&P Co), finance fundamentals (Dun & Bradstreet), wallet sizing (leading Private Sector Bank), working capital management.
- Finance for Non-finance, a two-day session, focused on senior and middle management of corporate. Have conducted it for corporate such as Avantha group, AES (electricity), Johnson Matthey, New Holland Tractors, Pernod Ricard, Sapient, SRFetc
- Has consulted for various institutions in India, Middle East (UAE, Bahrain, Qatar), & Pakistan on organization transformation, formulating business strategy & market assessment, business process improvement, **organisation structures (including KPIs & JDs), & assisting in recruiting for key positions towards organization transformation initiatives, developing the balanced scorecard**, and lending decisions - he has worked on developing credit policies for the wholesale bank and fast track parametrised credit for the SME sector.
- He has been a corporate trainer for over a decade – conducting programs (credit, wallet sizing) for leading private sector banks, NBFCs focused on the wholesale bank and SME sector, and is an international trainer for a leading international bank conducting sessions on compliance pertaining to AML, sanctions and financial crime in different locations including HongKong, Philippines, Sri Lanka, Bangladesh, Egypt, Middle East. He is an accredited trainer with CRISIL (S&P has a stake) and DnB.
- As a banker in both, the wholesale and retail bank he has interacted with industry & understands treasury and transaction banking products (Cash management, trade finance), branch operations, and has been into relationship banking dealing with conglomerates, large corporates, SME, HNIs & NRIs, & MNCs. His professional background includes key roles at banks including Deutsche Bank, Hongkong Bank, ICICI Bank, ANZ Grindlays Bank and in the insurance sector in the erstwhile Australian AMP insurance JV in India (AMP Sanmar).



Description of roles and responsibilities held over the years (last 10 years. Additional data on request)

Organization : <Own Management Consulting>

Designation : Director

Period : June 2008 – till date

- Corporate Training & Education Sector: Accredited international trainer on AML & Sanctions compliance with understanding of KYC & CDD across different verticals (including trade finance) for a leading international bank. Additionally, train on credit fundamentals for CRISIL (S&P Co), finance fundamentals (Dun & Bradstreet), wallet sizing (leading Private Sector Bank), working capital management.
- Finance for Non-finance, a two-day session, focused on senior and middle management of corporate. Have conducted it for corporate such as Avantha group, AES (electricity), Johnson Matthey, New Holland Tractors, Pernod Ricard, Sapient, SRF, etc.
- Developed programs for financial services e-learning & credit courses for various international service providers. Assisted in developing trade finance training manual for a software firm. Programs have been conducted for all levels of management. Have conducted programs in Abu Dhabi, Bahrain, Bangladesh, Cairo, Doha, Dubai, Hong Kong, India, Muscat, Philippines & Sri Lanka.
- Also visiting faculty for professional courses – have been teaching Banking & Financial Services, Cost Accounting & IFM for Masters program in FOSTIIMA Business School & AUD.
- SME focus: Have done workshops for SMEs including multi-city road shows for leading private and public sector banks. Focused on entrepreneurship development, fund raising, Govt. schemes (in India) involving cluster development approach based on international models. Worked on developing SME focused credit policy and processes for banks, including fast track approvals. Worked on report for creation of sustainable innovation paradigm for India studying other countries. Earlier, as a banker focused on fulfilling banking and credit requirements of SMEs, with appropriate products and structures.
- Continuing association with Cedar Management Consulting on project basis.

Organization : Cedar Consulting

Designation : Associate Director

Period : Dec 2005 – Jun 08

- Consulting: Projects on organization transformation, developing business strategy & business plans, entry strategy, business process improvement, HR interventions (including developing Balanced Scorecards, KPIs & JDs) for the BFSIs in Middle East, Pakistan & India including erstwhile Emirates Bank, Abu Dhabi Commercial Bank, Amlak Finance, NBF, DIB, RBL Bank, Thomas Cook, India Infoline etc. Many were board mandates.
- Credit Policy & Process: Have worked on developing credit policies which included corporate, SME and retail segments, developing credit processes, structures for Banks in India, Middle East & Pakistan
- Headed the financial sector practice in India, Middle East & Pakistan. Led projects & worked on Board mandates for:
 - Formulating bank/finance (including Islamic) companies business (channels & products, customers, organization, financial) and entry strategy
 - Strategy implementation and roll out in new markets
 - Organization transformation which entailed business process restructuring including centralization & decentralization of processes from a turnaround, risk, control & cost perspective & organization restructuring – defining new roles & responsibilities.
 - Also worked on Board and employee compensation, ESOPs, sourcing private equity funding, enterprise valuation, strategy articulation using the balanced scorecard framework, recruiting for senior management positions etc.



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- Clients included Emirates Bank, Dubai Islamic Bank, Bank Alfalah, Amlak Finance, Al Qudra Holdings, Thomas Cook, India Infoline etc & understanding of Islamic banking as well
- Operations & Risk: Creation of SOP manual, key processes & vetting & improving credit policies primarily of retail asset products including Islamic & creating organization wide Balanced Score Cards & cascades including for the risk and credit departments.
- Train the trainer