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Profile – Domain Expert DE386

Qualifications

PhD Candidate in Banking (discontinued): Ramaiah
University of Applied Sciences
MBA - NM College of Management
B.Sc
Six Sigma Yellow Belt (*Renewal Process
improvement for SME Business*)

Base Location:

Bengaluru, Karnataka

Domain Area:

Banking

Organisations Worked for

HSBC Bank
HDFC Bank
ICICI Bank
A start-up
GE Money
Tata Motors

#Years of Experience:

23+

Sub-Domain:

SME Risk, Credit Risk

Highlights of career

- Global Consulting | Commercial Banking | SME | Supply Chain Finance | Digital Lending | Training
- An experienced banker and fintech evangelist, having worked in various roles on both Asset and Liability side in Commercial Banking -SME, Mid Corporate, Transaction Banking to Supply Chain Finance.
- 23+ years of Banking, Consulting and Training experience with corporates including HSBC, HDFC Bank, ICICI Bank, GE, IFC (World Bank group), Asian Development Bank, CRISIL Ltd (S&P Company), Nangia Andersen.
- Experience in advising and executing projects for Banks in South Asia, Central Asia/Eurasia, East Asia, Africa and Oceania.
- Founder and CEO of own FinTech and Advising firm. Advising, mentoring and incubating FinTech's in the area of Digital Lending, Credit Risk process automation, Blockchain, IOT and Regulatory Technology.
- Have been conducting workshops across banking domains in SME Banking, Corporate Finance, SCF, Credit Risk, Collections, Portfolio Management, Digital Strategy and Product design.
- Has delivered on consulting assignments in SME Process and Policy to International clients.
- Regularly writes columns on topics related to Banking, Fintech, policy and innovation on various digital platforms including FrankBanker.com, BankNXT.com, LetsTalkPayments.com, YourStory.com, Rediff.com, etc.
- Subject Matter Expert in the area of Wholesale Banking, SCF and Digital lending, IFC and ADB since 2017
- Empaneled Trainer, Crisil Ltd since 2016
- Consultant with Banks, Institutions and Corporates. Have advised Banks in Central Asia/CIS, South Asia, Africa and Oceania. Brings a practitioner's approach to consulting, with practical and implementable solutions.
 - Have trained more than 2500 bankers and finance pros across banking domains in Credit Risk, Collections, Portfolio Management, Digital and SME strategy.



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- Advisor to Fintechs in the domain of SME, Corporate, Retail Banking, Supply Chain Finance, Regulatory Technology and Blockchain. Writes regular columns on topics related to Banking, Fintech, policy and innovation, published on various digital platforms.

Core Strengths:

- Wholesale Banking Policy and SCF, Process Reengineering, Digital Lending. Brings
- Practitioner's approach to advisory and training, with practical solutions and hands-on engagement.

Recent Work/Project locations



- a. A large Microfinance NGO in Iraq, transitioning to a Lending company (Feb 2025-Ongoing) Strategy and Process evaluation. Advisory on path ahead.
- b. A large Private Bank in Kyrgyz Republic (Mar 2024-Aug 2024 (IFC) MSME Lending strategy and process diagnostics and evaluation
- c. A large Private Bank in Sri Lanka (Oct 2023- Ongoing) (ADB)
- d. SCF Strategy (Payable Finance and RF), Digital process design and platform selection, Anchor/Borrower selection criteria
- e. A large Private Bank in Mongolia (2021- Mar 2024) (ADB)
- f. SCF Strategy (Factoring and RF), Segmentation, SCF Digital process design and platform selection, CVP, Anchor/Borrower selection criteria
- g. A large PSU Bank in India (March- May 23)- (Nangia-Andersen)
- h. Evaluation of Digital Lending processes across 28 products and assessing DLP vendors
- i. A Large State-Owned Bank in Uzbekistan (2019-21)
Scope: Building a robust SME and Supply Chain strategy including segmentation, organization structure, role definitions, process re-engineering, technology interventions.
- j. A large Private Bank in Georgia (2019-21)
Scope: Strategy formulation and implementation of Supply Chain Finance business



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- k. A large Private Sector Bank in Bangladesh (2017-19)
Scope: Building an Upper SME/Mid Corporate Business and Trade Finance strategy. Reengineering organisational structure, Credit policy and Operational processes including technology interventions for improving portfolio quality and growth.
- l. A Large State-Owned Bank in Mauritius (2018-19)
Scope: Commercial Banking including SME, Supply chain and Trade Finance strategy evaluation and transformation for next level growth.
- m. A large Private Sector Bank in Papua New Guinea (2018)- Evaluation of Lending Process and LOS (SME and Retail)
- n. A large Private Sector Bank Papua New Guinea (2018-19) Design and Implementation of Network Extension Program for post-merger integration with a large Multi-National Bank
- o. Leading NBFC in Bangladesh (2018) - Evaluation of SME Business strategy and recommendations
- p. Leading Bank in Bangladesh (2018)- Evaluation of Business and Training Need Analysis for SME business
- q. South India based Bank in India (2018)- Digital Strategy review and advisory, encompassing all aspects digital initiatives, review of existing initiatives and advisory on future course of action in line with global trends for
- r. A large Private Sector Bank in Bangladesh (2018-19)- Developing an Employee Banking strategy to target Corporate and Mid Corporate clients. This entailed building up an optimal organizational structure, Scoring methodology and policy.
- s. Accenture, India (Independent Project 2017)- Building an evaluation and assessment program on various aspects of banking (WC and Trade)

Training/Workshops conducted

1. Workshops on Market Segmentation, Credit Risk for SME, Supply Chain, Mauritius
2. Workshop on Digital Lending developments, Nepal
3. Workshop on SME Credit Risk, Nepal
4. Workshop on SME lending, Uzbekistan
5. Workshop on Supply Chain Finance, Georgia
6. Workshop on Supply Chain Finance for Regulators, Mongolia
7. American Express, India
8. Workshop on Financial Analysis and MSME lending Basic and Intermediate
9. Private Banks (Crisil Ltd Workshops, ICICI Bank, Yes Bank, Karur Vysya) - Advanced workshop on Credit Risk, Credit Scorecard, Supply Chain Finance, Project Finance and Trade Finance Training and Unsecured loans Strategy, Retail Banking
10. American Express, India - Workshop on Financial Analysis and MSME lending Basic and Intermediate.
11. Large State-owned bank in Mauritius - Workshops on Credit Risk assessment for SME, Supply Chain, Early Warning, Project finance, Qualitative assessment
12. Public-Sector Banks (Crisil Ltd Workshops, Bank of Baroda, Vijaya Bank), India - Workshops on Credit Risk assessment for SME, Supply Chain, CAM Writing, Early Warning, Project finance,



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Qualitative assessment, Trade and Forex, Derivatives, Sales/Credit Marketing. Intermediate and Advanced level

13. NBFC (Crisil Capital First, Hero Fincorp, Hinduja Housing, Neogrowth), India - Retail Collection strategies (CD, TW, BIL), Training and Content development, Housing Finance Sales, Credit Assessment and Segmentation

Other Fintech/Strategy Advisory engagements

- a. Founder and CEO **own FinTech**, an IP focused Product design GTM strategy Fintech
- b. Founder - FrankBanker Initiative (FrankBanker.com and FrankBanker Podcast)
- b. Board Advisor - Efundzz (a Fintech in Embedded Finance domain)
- c. Strategy Advisor – Equidei (a Fintech in Blockchain and IOT based credit monitoring)
- d. Strategic collaboration with Prescience (a data science and development startup) for a ML based Fintech product
- e. Investor- EzySupply (a B2B supply chain startup) (exited)

Description of roles and responsibilities held over the years

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|---------------------|--|
| Organization | : HSBC, India (SME Banking) |
| Designation | : Senior Vice President and Regional Head, South, Business Banking, Bangalore |
| Period | : March 2014 to April 2016 |
- Region Head at HSBC Business Banking; Responsible for Asset book of ₹600 crs and Liability of Rs. 700 crs and led a team of Cluster Managers, Trade Managers, RMs and Service Managers to manage and grow the Assets and Liability book for SME portfolio and Treasury Sales.
 - Revenue book of 65 crs.
 - Key Product/Exposure: Transaction banking, Current Accounts, Trade Transactions, Payments and Foreign Exchange for SMEs, Working capital, Term Loans, Trade and Export credit facilities, Team Management, Credit assessment.

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| Organization | : HSBC, India (SME Banking) |
| Designation | : Deputy Vice President and Product Manager/Circle Head (Karnataka), Bangalore |
| Period | : April 2008 to March 2014 |
- Job Profile: Responsible for Business acquisition and Relationship Management for Business Banking Group through a team of Territory Managers, Relationship Managers and Service executive. Asset book of 1000 crs.
 - *Was instrumental in revising the entire documentation for working capital and loan facilities.* This was subsequently implemented in various business groups of the bank. Also, revised the renewal process for credit facilities.
 - *Conducted training across the country on the new credit facility documentation and process roll out.*
 - Key Product/Exposure: Transaction banking, Current Accounts, Trade Transactions, Payments and Foreign Exchange for SMEs, Working capital, Term Loans, Trade and Export credit facilities, Team Management, Credit assessment.

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| Organization | : ICICI Bank Ltd. (SME Banking) |
| Designation | : Area Head/Regional Sales Manager, Mumbai and Maharashtra |
| Period | : April 2005 to April 2008 |
- Job Profile: Leading a team of 15 Solution Managers and Relationship executives of Small Enterprises Group /Corporate Linked Business.



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- Key Product/Exposure: Working capital, Term Loans, Trade and Export credit facilities, Current accounts, Payments, Team Management, Credit assessment.

Recent Training Programs Conducted

1. Extensive Training for Level 1 and Level 2 for a top Public Sector Bank across banking topics – **Credit Risk assessment for SME**, Supply Chain, CAM Writing, Early Warning, Personal discussion with borrowers, Qualitative assessment of SME et al.
2. Training and Content development for Credit Risk Officers of top Private Bank including **Industry Analysis, Business Analysis, Credit Risk Assessment for SME and Mid-corporate, Credit Scorecard Early Warning, Small Project Financing et al**, for Business Banking customers
3. Training and Content development for Credit Risk Officers of a top NBFCs and Housing Finance Company including Business Analysis, **Credit Risk Assessment for SME**, Methods for Facility assessment, Early Warning for Credit Risk team.

Recent Consulting Projects

1. Building a Digital Strategy for a South India based bank – Encompassing all aspects digital strategy, review of existing initiatives and advisory on future course of action in line with global trends.
2. **Mid-Corporate/High SME strategy** for a prominent Bank based in Bangladesh: Reengineering complete structure, policy and operational processes including technology interventions.
3. Building Payroll/Employee banking strategy for a bank based in Bangladesh
4. **Training Needs Evaluation for SME Business** for another bank based in Bangladesh.
5. Building an evaluation and assessment program on various aspects of banking knowledge for a multinational banking IT services in India.