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Career Synopsis

- An IIM (Indian Institute of Management) alumnus, the top MBA institute of India with over 25 years of experience spanning multiple roles in financial services including operations and technology.
- Managed and led teams across banking operations including retail assets and liabilities, trade, treasury operations, microfinance, credit and pre-paid cards, remittances, loans and cash management.
- Introduced chat bot and robotic process automation in Bandhan Bank and Al Ahli Bank of Kuwait. Paperless processing in Manappuram Finance was introduced to save over INR 10 million per annum.
- As the COO/Head Operations in large banks, NBFCs and microfinance companies, led teams in all functional areas including strategy, sales, marketing, operations, service, credit policy and collections.
- Member of board committees including the nomination and remuneration committee, risk management committee, audit committee and customer service committee in Bandhan bank. Co-ordinated with all stakeholders in the bank to formulate the strategy and operationalization of processes across the bank.
- Worked in various states of India including Maharashtra, Kerala, West Bengal and Tamil Nadu. Can speak 4 Indian languages.
- Worked in banking sector in Qatar, Kuwait and the UAE.

Key Achievements

- Grew business from INR 85 trillion to 96 trillion in Manappuram Finance over a period of one year.
- Doubled the card base from 13000 to 27000 in 3 years at HSBC. Moved HSBC's ranking in the Qatar credit cards market from No. 4 to No. 2.
- Rolled out policy and procedure manuals on microfinance and banking operations at Bandhan Bank and Ahli Bank to cover all areas including trade, treasury, retail and corporate operations.
- Introduced automation to reduce costs and improve turnaround time; reduced over INR 10 million of paper cost per annum in Manappuram Finance.
- Introduced chat bots for customer service at Bandhan Bank. Worked on robotic process automation for key processes in Al Ahli Bank of Kuwait.
- Transitioned the migration of 5 million cards and 300,000 merchants from Vision Plus to CTL (Card Tech Systems) at ICICI Bank.
- Launched and executed cheque truncation project in ICICI bank along with the Reserve Bank of India.
- Launched online Trade Finance application at ICICI Bank for processing Letters of Credit and Bank Guarantees. Processed over 200 LCs per month and over 500 BG's per month.
- Managed large and diversified teams in various roles. Largest team managed at Manappuram Finance including 3000 branches and 15,000 team members.

- Experience working with different nationalities, culture building, employee engagement and managing transitions.
- Recruited and set up the regional manager structure at Manappuram Finance by assessment of roles and responsibilities, skill development and training.
- Won awards like the prestigious Visa Challenge Award at HSBC.

Professional Strengths

- Acquired an in-depth domain knowledge of banking operations and microfinance with proven business development skills
- Leads from the front. Ability to conceptualize and generate new ideas, work collaboratively with all stakeholders, direct focus and ensure team perseverance for successful implementation.
- Partnering with all stakeholders to achieve the business targets of the organization.
- Managing setbacks and moving ahead through un-chartered terrain.
- A passion to adapt business process to market challenges using emerging technology like robotic process automation, chatbots and artificial intelligence.
- Global exposure working with multi-cultural teams of varied nationalities.
- Ability to work with international clients to garner new business.

Career Details

AL AHLI BANK, KUWAIT– June 2018 to Jan 2020

As Executive Manager Operations of a midsized bank, manage the corporate, treasury and international banking operations in addition to automation of business processes.

- Manage corporate operations division including limits setup, loans and corporate deposits.
- Manage the treasury operations including forex, money market, equities, bonds and interbank placements.
- Manage the international and domestic loan syndication operations.
- Create the policy and procedure manual for all processes.
- Introduced robotic process automation for key processes like account transfer and salary processing in the bank.
- Automated the loan origination process for corporate banking.
- Manage a multi-cultural team of various nationalities.

Achievements

- Cleared the reconciliation for old syndicated loans in four currencies namely USD, KWD , EUR and GPB.
- Executed a cleanup exercise of all loans and limits set up in the bank since inception.

- Prepared the policy and procedure manuals for over 75 processes.
- Centralized the retail and treasury payments under the payment operations team.
- Prepared and rolled out the Service Level Agreements for all operations areas to streamline interaction with business teams.
- Received an award for team empowerment from the CEO of the bank.

BANDHAN BANK, KOLKATA, INDIA – May 2016 to Dec 2017

As Head of Operations and Customer Service of the largest MFI turned bank, managed the entire banking as well as microfinance operations in addition to technology projects.

- Key member of the strategic planning team at Bandhan Bank.
- Key member of the audit, risk and customer service committees of the board.
- Manage the assets, liabilities, clearing, cash and locker operations for 840 branches pan India.
- Manage the customer service and phone banking departments of the bank.
- Manage the loan operations for 3000 microfinance outlets.
- Manage the centralized account opening operations including KYC and Anti Money Laundering verification.
- Manage Small and Medium Enterprises loans with ticket size of INR 100,000 to INR 500,000.
- As Principal Nodal officer of the bank, liaised with the Reserve Bank of India and the Ministry of Finance for ensuring compliance to the key regulations of the country.

Achievements

- Prepared and rolled out the process manual for branch banking and a comprehensive microfinance procedure manual.
- Introduced chat bots in addition to phone banking for enhanced customer service.
- Worked with Bandhan Konnagar, a CSR arm of Bandhan Bank to roll out community initiatives in rural Bengal like working with local NGOs for education, basic health care and sanitation.
- Created a BCP plan for the entire bank, tested and rolled out the same.

MANAPPURAM FINANCE, KOCHI, INDIA – January 2015 to May 2016

As COO, managed the entire gold loans business and operations as well as money transfers.

- Handle gold loan disbursement and recovery operations.
- Manage the operations of 3,250 branches with over 30 pan India direct reporting staff members.
- Part of the audit, risk management, customer service and the remuneration committee of the board.

Achievements

- Launched an Online Gold Loan internet portal through which customers could apply online for gold loans instead of visiting the branches.
- Launched and executed paperless office project and reduced annual operating costs by over INR 10 million.
- Helped reduce NPA from 1.5% to less than 0.5% while increasing the Assets Under Management.
- Increased Assets Under Management from INR 85 billion to INR 96 billion in 17 months.

AHLI BANK, DOHA, QATAR – Jun 2013 to October 2014

As Deputy Head of Operations, managed the entire retail, corporate and treasury operations for the bank.

- Handle retail assets for both mortgage loans and consumer loans.
- Manage the credit card issuing operations and settlements.
- Manage retail liabilities, account opening, fixed deposits, clearing and standing orders set up.
- Handle issuance of Letters of Credit, Bank Guarantees and cash management for key corporates.
- Manage SOX audit enquires and SOX testing to streamline operational processes.

Achievements

- Introduced scanned image solution to improve turnaround time for remittances.
- Received the best award from BONY (Bank of New York) for reduced rejections in remittances across the Gulf.

ICICI BANK, MUMBAI, INDIA – July 2005 to June 2013

As Head of Corporate Operations, handled the entire trade services as well as stock market operations for the bank.

- Managed a team of 700 staff in India and abroad.
- Handled Letters of Credit opening, amendment, advising and confirmation; handled over 200 LCs per month.
- Handled Bank Guarantee issuance, amendment and invocation; handled over 500 BGs per month.
- Managed settlement, derivative operations and custodial services for ICICI bank.

As Head of Corporate and International Operations, handled the entire cash management, term loan processing and funds transfer and investigations for the bank.

- Managed a large team of 800 staff in India and in 11 countries including USA, Canada, UK, Germany, Hong Kong, Singapore and the Middle East.

- Handled the payments as well as collections for corporates as part of their cash management.
- Managed the online tax collections for corporates as well as the internet banking related issues for them.
- Ensured loans and limit set up is done as per the syndication agreement.
- Billed the borrower and ensured lenders are paid in time with due fees collected by the department.

As Head of Central Retail Operations, handled the entire loan processing for auto, two wheeler and mortgage in addition to liabilities and cards.

- Managed a large team of 1500 staff pan India.
- Ensured loan is sanctioned and disbursed per the Central Bank guidelines.
- Handled the servicing of loans like repayment, dealer funding, foreclosures and part payment.
- Handled the sanction and disbursement of rural loan like jewel loans, tractor loans etc.
- Ensured NEFT and RTGS are processed in time.
- Managed the reconciliation for over 5000 ATMs pan India.

As Head of Liabilities Operations, handled the entire account opening, clearing and currency management for the bank.

- Managed a large team of over 2500 staff Pan India spread across 33 cities.
- Ensured both inward and outward clearing was done as per the Central Bank guidelines.
- Ensured KYC checks were done as per the guidelines for NRI, Savings, Demat and Current Accounts.
- Managed the replenishment of cash from currency chest to ATM and branches.
- Reduced the account opening time from over 15 days to 2 days for savings and current accounts.
- Rolled out the cheque truncation services along with RBI.

As Head of Credit Card Operations, handled both issuing and acquiring operations of ICICI Bank for India and Russia.

- Managed a large team of over 500 staff Pan India spread across Moscow, Mumbai, Hyderabad, Delhi and Chennai.
- Managed the issuance of card and PIN to the customers.
- Managed the loyalty and rewards points program and process accrual and redemption of card holder points.
- Managed opening of merchant accounts.
- Managed the Electronic Data Capture setup at merchant locations, paper roll supply and breakdown servicing of POS machines for the merchants.
- Migrated over 5 million cards and 300,000 merchant accounts from Vision Plus to CTL (Card Tech) system.

HSBC, DOHA, QATAR – May 2002 to July 2005

As Credit Cards Manager, managed the credit cards business for HSBC Qatar.

- Managed the existing portfolio of HSBC cards.
- Recommended and implemented approval of strategies and plans consistent with the established goals of cards section to improve the competitive position in the market.
- Developed annual operational sales plans based on the marketing strategies and overall targets and budgets. Prioritized the overall efforts by allocation of resources.
- Continually monitored the market to determine the market size and market penetration of the card section. Evaluated and recommended timely adjustment of marketing strategy and plans to meet changing markets and competitive conditions.
- Recommended policies and schemes based on the assessed need to promote the use of the bank's card. Undertook promotional campaigns for cardholders.
- Developed new products to align with market expectations.
- Monitored product profitability to enhance or shelve selective product lines.
- Reviewed and approved card limit excesses within discretionary powers and referred those exceeding authority to the appropriate authority for approval.
- Kept tight control of credit losses and exited from potentially risky business.
- Undertook retention management to reduce cancellation of cards.
- Managed a department with 2 officers and 13 staff.

Achievements

- Won the Visa Challenge award among 100 banks in the Middle East and Europe.
- Launched Air Miles; the first multi-country loyalty program in Qatar.
- Increased the card base of HSBC from 13,000 to over 27,000.

EMIRATES BANK GROUP, DUBAI, UAE – Oct 1999 to May 2002

As Product Development Head in Network International, my job encompassed new card product development and review of card systems.

- Managed the existing portfolio of Network Cards as well as third party bankcards.
- Advised management on initiating new card product development.
- In charge of marketing and promoting Network products in the market including advertising as well as liaising with Visa and MasterCard for ongoing promotions.
- Initiated third party processing of cards in line with the client's expectations.
- Initiated card design and card certification in accordance with scheme rules.
- Tested BINs, CVV and CVC and submit to Visa/MasterCard for program approval.

Achievements

- Brought in Invest Bank and United Arab Bank outsourcing business to Network International.
- Launched the first Virtual Card in the UAE along with MasterCard International.
- Launched the first Charity Card in the UAE – the Al Noor Card.
- Launched the Jumbo, Jacky's and Plugins PC Installment Plan schemes fitting a loan product to a credit card model.

CITIBANK, CHENNAI, INDIA – May 1994 to Oct 1999

As Operations Manager handled Cards and ATM Operations.

- Handled Visa, MasterCard and Diners incoming and outgoing billing and settlement.
- Managed Visa, MasterCard and Diners Chargebacks.
- Handled compliance and arbitration cases with Visa/MasterCard.
- Officiated as Regional ATM officer in Bangalore, India.
- Managed the reconciliation of all ATM entries in Bangalore, India.

Achievements

- Initiated the drive to reduce Late Presentment chargebacks by reducing charge-slip submission time to 21 days.
- Won many arbitration cases against other banks and saved money for Citibank.
- Signed up new ATMs in Bangalore, which involved vendor and government liaising.

Education

Qualification	Institution	Year	Class/%
Master of Business Administration	Indian Institute of Mgmt, Lucknow, India	1994	8.30 GPA
B.E. Computer Science and Engineering	University of Madras, Chennai, India	1991	First Class (75%)
Secondary School Leaving Certificate	Delhi Public School, New Delhi, India	1987	91%

Current location : Mumbai, India

Open to relocate

Can join immediately