

Piyush Saraogi

AGM – Strategy & Planning at Grameen Koota Financial Services Pvt. Ltd.

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Key Professional Highlights

- MBA Graduate from IIM Ranchi with over 3¹/₂ years of experience of working in microfinance sector across various functions - **Product Operations, Risk Management, MIS, Strategy and Business Analytics**
- **Awarded Outstanding Performance/Performance Exceeds Expectation** in all the Performance Appraisals
 - FY 15-16: Awarded A+ (Outstanding Performance - Highest Grade)
 - FY 14-15: Awarded Double Promotion; Rated 4.25 (Exceeds Expectations) out of 5
 - FY 13-14: Rated 4 (Exceeds Expectations) out of 5
- Received **Grade A (8.27 out of 10)** in **360-degree feedback** FY 2015-16
 - Rated in the **Top Quartile among Senior and Top Management** in 17 (out of 34) parameters
- Received Grade A (3.59 out of 4) in 360-degree feedback FY 2013-14
 - Rated in the Top Quartile in 8 (out of 15) parameters
- **Certified Green Belt Six Sigma by Exemplar Global Inc. (Feb, 2016)**
 - Scored 95% in Certification Exam (2nd Highest in the batch of 36 Professionals)
- Awarded 'A' (highest rating) in a 3-month **Leadership Development** Program for MFI Leaders

Key Skills

|Analytics| |R Programming Language| |MIS| |Risk Management| |Business Planning| |Process Improvement| |Process Mapping| |IT Project| |Market Research| |Product Operations| |Team Management| |Advanced MS-Excel & PowerPoint| |MS-Visio| |SPSS| |Minitab| |Six Sigma|

Work Experience

3¹/₂ Years

Grameen Koota Financial Services Pvt. Ltd.

May'13 – Present

Assistant General Manager, Strategy and Planning

Aug'15 – Present

Functional Experience

- **Analyse** various data sets and subsequently suggest actionable ways to **improve operational efficiency**
- **Automation of various reports using R Programming Language**
- Part of **business planning and expansion team**
 - Shortlisting of new sub-districts for opening of branches
 - Provide village-level secondary research data for primary field survey
- Part of the core team of a **critical IT Project** (ongoing)
 - Involved in BRD preparation by engaging with all the stakeholders, and FSD review
- **Conceptualize and prepare presentations** for meetings with various external stakeholders
- Support Sales team with relevant data and analyses to **boost growth and productivity**
- Propose and drive processes for detection, prevention and **resolution of data quality issues**
- **Design new analysis reports**, and improve existing ones to facilitate the management in decision-making
- Ensure timely and correct reporting to key stakeholders, including Board, and external agencies
- Liaise with IT Dept. for development of new MIS reports, or improvement in existing ones
- Created District-level Geographical Heat Maps **using Macros and Advanced MS-Excel Tools**
- **Managing a team of 4 resources** to ensure efficient, correct & timely execution of team's deliverables

Manager, Risk Management

Sep'14 – Aug'15

Functional Experience

- **Oversaw the functioning of Field Risk Team** in carrying out proactive risk mapping and profiling exercise across branches to detect risks at an early stage
- **Continuous Development and Monitoring of Key Risk Indicators (KRIs)**
 - Highlighted breaches in KRIs to the Management, and suggested strategies to control them
- Continuous updation of **Operational Process Risk Mapping and Process Improvement frameworks**
- Ensured preparation and dissemination of **risk related reports and presentations** to the top management as well as to the board to enable them to take informed decisions
- Updation of **score based branch rating tool** as per risk assessment of all branches every quarter
- Formulated the implementation strategy for a proposed department on **Credit Appraisal**
 - Prepared appraisal guidelines, developed the reporting format and trained a team of 3 resources
- **Trained 10 Branches** on the functioning of Temenos T24 (a Core Banking Software)

	<ul style="list-style-type: none">• Contact Person for Institute of Fiscal Studies (London) and World Bank for their 'Research study on linking Sanitation and Health Insurance in rural Maharashtra'.		
Manager, Planning & Monitoring (Now Part of Strategy & Planning)			Nov'13 – Sep'14
Functional Experience	<ul style="list-style-type: none">• Sub-set of what has been mentioned under AGM, Strategy and Planning		
Manager, Product Operations			May'13 –Nov'13
Functional Experience	<ul style="list-style-type: none">• Prepared cross-functional process flows of all the field operations processes using MS-Visio• Documented all the work carried out in HO-Operations Dept., which included,<ul style="list-style-type: none">◦ Purpose and detail of each step along with the person responsible◦ Challenges currently faced in each step and those that we may face in future• Conducted research and analysis for development of new products & processes by doing field visits• Prepared Excel Models: (i) For proposed new Loan Products (ii) For Centre Meeting Route Optimization• Conceptualized and prepared presentations on various processes for staff training<ul style="list-style-type: none">• Health Insurance • NPS • Insurance Web Portal • MIFOS (IT Software)		
Summer Internship			2 Months
Becton Dickinson India Pvt Ltd.		Marketing Strategy	Apr'12 – Jun'12
Understanding the procurement behaviour of buyers and subsequently develop health outcome positioning for P4 along with relevant data points for global launch. P4 is Becton Dickinson's one of the biggest funded worldwide projects ever			
Achievements	Appreciated for innovative ideas, commitment to work and for taking initiatives in 'Letter of Recommendation' from project mentor, Mr. Utsav Rawat, Worldwide Marketing Manager, Becton Dickinson		
Academic Record			
PGDM	2013	IIM Ranchi	3.18/4.33
B.Tech	2011	Heritage Institute of Technology, Kolkata	8.76/10
Class XII	2007	M. C. K. V	87.0 % [Aggregate]
Class X	2005	Sister Nivedita Institute	85.8 % [Aggregate]
Achievements	<ul style="list-style-type: none">• Secured 98 Percentile Globally in the Decision-Making section of Comp-XM, a Business Competency Simulation Exam• Scored 100/100 in Market Research End-Term Examination (SPSS-based examination)• Scored 99.78 percentile among over 1.85 Lakh candidates in CAT 2010 in my 1st attempt; over 98.25 percentile in all 3 sections		
Certifications	<ul style="list-style-type: none">• Received “Badge of Excellence” in ‘Treasury and Capital Markets’ in FLIP National Challenge 2012; Secured Highest Score among IIM Ranchi students• NSE's Certification in Banking Sector (90%) and in Investment Analysis & Portfolio Management (86%)		
Positions of Responsibility	<ul style="list-style-type: none">• Senior Executive-Member of Academic Committee of IIM Ranchi		
Extra-Curricular Achievements			
<ul style="list-style-type: none">• Campus Champion of ‘Blizzard’, a Case-Study Competition on Real Business Issues by RPG Group• Represented my College in an Inter College Extempore Competition organized by WBREDA• Represented my School in an Inter-School Debate Competition conducted by Agra Yuva Sangathan• Won INR 5000 and a Bronze Medal for standing 3rd in an All India Inter School Essay Competition• Won 1st prize in Intra-School Debate Competition• 1st Runner Up in Intra-School Extempore Competition			(2012) (2009) (2006) (2005) (2004) (2003)
Others			
<ul style="list-style-type: none">▪ Can solve 3X3 Rubik's Cube in less than 3 minutes			