

Gaurav Pant

**CHANGE CATALYST | STRATEGY &
INNOVATION | COLLABORATOR |
ULTRARUNNER | WASTE WARRIOR**

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With a career spanning over 22 years, I have consistently provided financial, strategic, and operational leadership to both small and large organizations. As a dynamic and result-oriented leader, I am proud of my strong track record of turnarounds, which reflects my ability to identify challenges and deliver innovative solutions. I am committed to continuous learning, which fuels my ability to effectively manage teams, inspire individuals, and drive positive impact throughout organizations.

Competencies

Program Management | Internal Control & Compliance | Project Management | Design thinking | Credit Compliance | Business Operations & Strategy | Operational Excellence | Budget & Forecasting | Customer Experience | Credit & Risk Management | Vendor Management | People Management | Regulatory Management

Professional Experience

DEC 2017 – PRESENT

Senior Director, India Operations/Graduate Management Admission Council India (P) Ltd, Gurgaon

- ✦ Board member for GMGC, India, I have been responsible for managing all local compliances and reporting requirements, ensuring that the organization operates in full compliance with all applicable laws and regulations.
- ✦ Controller for India based operations - leading and managing the finance, accounting, legal, and regulatory compliance of the India Entities
- ✦ Manage multiple Global stakeholder relationships across the organization & Vendor Teams
- ✦ Manage Corporate development Initiatives for strategic investments & acquisitions.
- ✦ Set-up the Global center for Finance, HR, Operations, Marketing & Technology in record 6 months with multiple partners, people, and infrastructure.
- ✦ Communicate across functions in a Global matrixed organization to arrive at common solutions.
- ✦ Leading the forecasting and budget management and variance activity for South Asia.
- ✦ Set up a Telecalling unit for the GMAC Tours for global marketing support.
- ✦ Managing an annual budget of INR 100MN towards strategic initiatives.
- ✦ Develop familiarity with key processes such as item review, testing, delivery, and form assembly and deliver high quality statistically items delivered, ensuring 40% cost save.
- ✦ Improve Operational Efficiencies, eliminate Non-Productive task & automate.
- ✦ Evaluate vendors for item banking, test driver, and test delivery services.

May 2017 – Nov 2017

VICE PRESIDENT - CREDIT OPERATIONS/Citi Services India (P) Limited, Chennai.

- ✦ Lead a team of 100+ people for Credit Initiation & Decision Engine. Successfully handled Migration of Singapore, UAE & Bahrain Credit Underwriting process to India Centre.
- ✦ Established team of product as well as functional people to manage credit decision engine model for Citi Asia Pacific business for Cards, Ready Credit & Mortgages.
- ✦ Ensured operational procedures & standards were followed with no Business Impact.

Mar 2013 – May 2017

VICE PRESIDENT - Risk/Fullerton India Credit Company Ltd, New Delhi

- ✦ Lead a team of State Manager and credit manager across North India for Mortgages and SME Loans up to 20cr. Managed monthly disbursements of 150Cr in the region.
- ✦ CRO level authority Delegated up to 4Cr of loan approvals.
- ✦ Conceptualized and developed training modules for Risk team and technical vendors.
- ✦ Analyzing market trends, Practices & Policies for better customer experience.
- ✦ Educate the SME clients in order to generate the revenue and other business opportunities.
- ✦ Periodic review and monitoring the quality of portfolio assigned. Manpower planning and forecast with respect to business plan. Portfolio Management for the secured Book across India.
- ✦ Implemented control mechanisms leading to identification of fraud at early stages.
- ✦ Developed Vendor and Branch Monitoring process.
- ✦ Enabled Digitization of credit processes for PL & BL across India
- ✦ Merged operations into credit underwriting to ensure a better TAT to customer.
- ✦ Implemented control mechanisms leading to identification of fraud at early stages.

Mar 2003 – Mar 2013

ASST. VICE PRESIDENT – Risk & Collection / CitiFinancial Consumer Finance, India (P) Ltd, New Delhi

- In the 10 years with Citi lead various large teams in Credit, Collection & Compliance.
- ✦ Part of the leadership team for Business Process Re-engineering at Citi.
- ✦ Lead & transformed the Centralized underwriting process for North Hub, using the queue model with controls at all levels of processing.
- ✦ Lead Digitalization of process change for consumer finance business in North & Central India.
- ✦ Lead internal audit team which cleared regional annual audit (ARR) for Personal loans underwriting process.
- ✦ Reduced error rates and ensured error free (Zero Errors) underwriting for the region.
- ✦ Portfolio monitoring & Analysis for better reviews and control delinquency.
- ✦ Set up Tele-collection unit for collection in South India and National transaction monitoring center for compliance & control team.
- ✦ Recipient of Annual South Asia Regional Excellence Team award for the year 2009 for centralized underwriting process, Reduction of errors with improved TAT and Productivity levels.
- ✦ Headed Hyderabad Collection Team which won the All-India Recovery contest & Awarded as Best Collection Team in India for Year 2004. Certified Trainer for CitiFinancial India – Train the Trainer.
- ✦ Earned Certificate of Commendation for achievements in 2004. Annual Award for excellence in underwriting quality in 2008.

Jun 2005 – Nov 2005

Deputy Manager - Sales / Centurion Bank of Punjab, New Delhi

- ✦ Competition mapping, Sales strategy | Team set-up & Process implementation.

May 2002 – Feb 2003

Asst. Sales Manager - Liabilities / Investone, Hyderabad.

- ✦ Launched, Suvidha Account & worked on corporate client servicing and relationship management, opportunity identification and lead generation for Investments and Insurance products.

Education

- ✦ **2022-2023** – CHIEF OPERATING OFFICER PROGRAM, IIM – LUCKNOW.
- ✦ **2019-2020** - LEAD – ADVANCED MANAGEMENT PROGRAM, IIM - KOLKATA.
- ✦ **2000-2002** - PGDBA – FINANCE & MARKETING, ICFAI BUSINESS SCHOOL, HYDERABAD.