

GAURAV SHARMA

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Self-motivated, result oriented, communicative team-player with experience of working within challenging environment & a proven record of developing excellent relationships with customers, management and colleagues.

OBJECTIVE

To obtain a challenging and responsible position in **Risk Management**, this will enable me to use my enriched experience and expertise in order to achieve organization's objective and goals.

PROFESSIONAL PROFILE

- Dynamic professional with main forte lying in the area of **Operational Risk Management**.
- Comprehensive skills in strategic management, time management and planning.
- Expertise in projects deliverable that aims to promote **Operational Risk Framework**.
- Equipped with the knack of functional management along with the practical experience in identification, analysis and implementation of strategic plans & policies.
- Ensuring organizational growth with eye on minimizing risks & cost effectively.
- Excellent **Relationship Management skills**, articulate, combine strong business acumen with the ability to conceive profitable and efficient solutions, utilizing technology.
- **Industrious, thrives on a challenge** while working effectively with all levels of management and the people therein.

CORE COMPETENCIES

- Risk Management
- Retail Business & Operations
- Debt Management – secured & unsecured loans
- Team Management
- Analytics
- Drafting & Presentation

WORK EXPERIENCE

- Currently working with Poonawalla Fincorp Limited as Head - Operational Risk (January 2022 till present)**
- Worked with Ujjivan Small Finance Bank as National Manager - Operational Risk (May 2020 till January 2022)**

Job Profile:

- Developing and designing **RCSA framework** - Conducting RCSA and updating risk registers for all Business lines and control functions.
- Operational risk and thematic reviews as per the plan or as directed by the management Committee.
- Review of product / process notes from Operational Risk perspective and ensuring adequate controls are put in place before implementation.
- Convening **PrAC (Process Approval Committee)** and ensuring all the new process or any modifications are formally approved by the core Committee members (Risk, Operations, Legal and Compliance)
- Designing and regular monitoring of **Organizational and Functional KRIs**. Identify emerging risks from the KRIs, highlight to Committee and suitably mitigate.
- Conducting **risk awareness** sessions for all employees and building robust risk culture within the Organization.
- Rolling out of **e learning modules** for Operational risk and analyzing its effectiveness.
- Conducting **Branch assurance / monitoring** as per the plan and highlighting gaps observed.
- Prepare and publish **monthly update** for the Risk department.
- Review of Operational risk related policies and SOPs annually or as and when required.
- Timely monitoring and reporting of **Incident / loss data** dashboard & trend along with RCA for critical issues.
- Developing and designing **IFC framework** - Completion of IFC activities like RCM enhancement, control testing and presenting to Board.
- To discuss with stakeholders on gaps identified during IFC and provide an action plan for closure of gaps.
- **Digital accounts** on boarding and transaction monitoring, highlight to the Committee and suitably mitigate the identified issues.
- To ensure that all **RBI inspection / Internal audit / Compliance observations** are addressed and closed within the committed timelines.
- Conduct **User access review** for the FY, highlight to the Committee and suitably mitigate.
- **Outsourcing:** Maintenance of Vendor tracker, Pre-on boarding review, Annual risk assessment of material vendors. Framework around Vendor self-assessment developed.
- **BCP:** Scenario testing for Branches, Complete BIA and RA for identified departments.
- Enhancement of BCP process and policy based on the experience of actual scenarios at ground level.
- Work with IT to minimize the recurring instances of gaps in system implementation that results in customer services issues.
- **RRU (Risk Rating Unit) score card** enhancement and publication for 4 critical Business lines – First of its kind in the industry. To effectively use Bank's own internal scorecard mechanism to provide leading indicators to business and functions on risks in operational processes.

C. Worked with Magma Fincorp Limited as Vice President – Head Operational Risk (December 2018 till May 2020)

Job Profile:

- Setting up OR (Operational Risk) management team and Risk Management Framework for the Organization at group level, designing OR policy and process note.
- Conducting OR/ thematic review for all critical processes across Business & Support functions.

- Conducting RCSA for Business and Support functions, updating risk registers with emerging risks.
- Designing and regular monitoring of KRIs, identify emerging risks, highlight to Risk Management Committee and suitably mitigate.
- Designing RAS (Risk Appetite Statement) parameters for the Organization and monitor them.
- Completion of IFC exercise as per framework and presenting the report in Audit Committee.
- Conducting Branch assurance audits as per the plan, highlighting gaps observed and driving corrective actions as agreed with stakeholders.
- Review of product/process notes from Operational Risk perspective and ensuring adequate controls are put in place before implementation.
- Conducting Risk awareness campaigns/emailers on OR importance.
- Conducting Risk awareness training sessions for all Business & Support functions.

D. Worked with Edelweiss Financial Services Ltd. as Assistant Vice President – Operational Risk, handling all SBUs across the group at Mumbai (March 2016 till November 2018)

Job Profile:

- Conducting theme based reviews and presenting findings to the committee.
- Conducting Walkthroughs and Risk & Control Self-Assessment (RCSA) of Business functions.
- Analyzing exceptions, performing RCA (Root Cause Analysis) and reporting to Global Risk Committee (GRC).
- Reviewing PAS (Product Approval System) for any new launch of process and ensuring all operational risks are suitably mitigated before launch.
- Undertaking of critical projects at organization levels and ensure implementation.
- Loss data analysis and exceptions trend.
- Organizational level awareness campaigns, trainings, mailers on how to effectively manage Operational Risk.
- Specific assignments undertaken successfully-
 - **Critical systems** – Identified and consolidated repository of critical systems, covered user access rights, transactional level validations, master maintenance and data leakage vulnerability.
 - **KRATOS** – Organization wide system for Authorized Signatory Management, covered board resolution wrt bank accounts in phase 1.

E. Worked with Axis Bank Ltd. as Assistant Vice President – Operational Risk, handling Retail Lending, Cards & Rural Business at Mumbai (July 2014 till February 2016)

Job Profile:

- Conducting Walkthroughs and Risk & Control Self-Assessment of Business Units.
- Identification, analysis of Control Gaps, suggesting mitigations and ensuring implementation.
- Analysis of Operational & Fraud loss data.
- Designing of Key Risk Indicators (KRIs) in consultation with business and monitoring them on monthly basis.
- Approval of new products and processes launched.
- Training Business Units on Operational Risks management.

F. Worked with ICICI Bank Ltd. as Chief Manager – Operational Risk, for Operational Risk Management Group, Mumbai

➤ **Chief Manager – Operational Risk (Retail Asset Product Group: December 2010 till June 2014)**

Job Profile:

- Managing over all Operational Risk for Retail Asset Management Group by carrying out:
- RCSA (Risk and Control Self-Assessment) – Identifying Operational Risks within the group related to process, technology, people, external events and suggesting suitable cost effective mitigants to reduce impact.
- Reviewing PAC (Product & Process Approval Committee) for any new launch of process before it goes to the committee for approval.
- Analyzing actual operational losses occurred and near miss incidents month on month.
- Designing & publishing risk dashboards and KRIs (Key Result Indicators) for critical business parameters related to risks.
- Incident management through system for all operational risks losses occurred within the group.
- Project on Insurance adequacy in the Bank and its impact on bringing down the operational risk capital.
- Got consecutively awarded from DSMG for contribution in reducing operational risk.

➤ **Strategy Head - Collections (PL and STPL product: April 2009 – December 2010)**

Job Profile:

- **Moved to central Strategy team of Collections from April 2009.**
- A think tank and projects execution team of DSMG (Debt Service Management Group) erstwhile collections group, working very closely with the McKinsey & Company at the start, in building the strategy management road map for DSMG.
- As a part of strategy team taking care of Personal Loans and Small Ticket Personal Loans and focusing on KRA's (Key Result Areas).
- Minimizing NPA, improving collections efficiency, Achieving NCL/GCL numbers, Co-owning of the Annual Operating Plan, Numbers and Targets, rolling out agency performance score cards & review till Debt manager level, payout strategy, integrating daily pick up trails and payment into CAPS (Collections system).
- Working with technology team for defining business requirement and project prioritization like e CLASS, which is a settlement system for collections.
- Analytics framework with BIU to enable line managers for automated reporting on various MIS, risk segmentations, target setting along with BIU, waiver trends and rationalization along with budget, business rule engine for centralized LIEN and AD Rolling out comprehensive model for in-house collections thereby saving on agency cost, Introducing restructuring as a product for Personal Loans.
- Drive communication strategy for delinquent customers including customer awareness on credit bureau via e-mailers, SMS, IVR blasts.
- Implementing and launching new settlement process with Waiver authorization team based out of Hyderabad and Mumbai.

➤ **Regional Debt Manager (PL product: June 2008 – April 2009)**

Job Profile:

- Promoted as Regional Debt Manager (**RDM**) **June 2008** onwards for Projects & Excellence team, product PL, reporting directly to Group Product Head.

- Handling 8 prime focus locations Pan India: Mumbai, Pune, Ahmedabad, Delhi. Kolkata, Chennai, Bangalore and Hyderabad with one debt manager at each location reporting in.
- KRA's: To implement new technology driven Projects and Systems in collections, sustainability of these systems.
- Taking care of compliance and training part in branches as well as at agency level in accordance with RBI guidelines.

➤ **Area Debt Manager (PL product: May 2007 – June 2008)**

Job Profile:

- In **May 2007** got promoted as Area Debt Manager (**ADM**) handling Fresh bucket, Skip tracing, Audit & Compliance, FI and Legal.
- Laid down the process of centralized Dunning/Demand notices for the entire west and successfully implemented it.
- Reduced Current – X flow from 4% to 3.1% levels by March 2008 end, in spite of average portfolio growth @ 7% -8%.
- Finding Frauds and working on Non Starters in co-ordination with Sales and Credit teams.
- Successfully implemented APS (Application Processing System / Web FI) at FI agencies for PAN India to reduce TAT and help in decisioning process at Credit Managers end.
- Successfully implemented Projects like Centralized Billing (Payout Automation) and NUCLEUS collections system for PL Pan India.

➤ **Joined ICICI Bank as Territory Debt Manager (PL product: Dec 2005 – May 2007)**

Job Profile:

- Took care of Fresh bucket, 1-30 bucket and 31-60 bucket with 4 reportees.
- In **May 2006** was given Fresh bucket to give additional focus and reduce Current – X flow along with Skip tracing, Audit & Compliance and Field investigation(FI).
- Promoted to **UNIT HEAD** in Aug06 with the same portfolio.

G. Worked for HCL Infosystems Ltd. as Assistant Manager from Sept 2004 till Dec 2005, Mumbai

Job Profile:

- Primary function of generating sales and achieving targets.
- Organizing and implementing new business generation models directly or through channels.
- Handling Channel sales through the existing dealer network and giving business to new dealers.
- Training of Channels on new products launched and pricing structure.

H. Worked with Videocon International Ltd. as Assistant Manager (CE Division) from April 2004 to Sept 2004, Mumbai

Job Profile:

- Looking after the distribution network for CTV's in Mumbai.
- Handling the sales through them and solving their issues on time.
- Managing a sales team exclusively for Distribution.
- Keeping track on Pricing, season Product development.
- Keeping track on competitors move and providing training sessions for the sales team.
- Awarded as Best Performer for target achievements for Q1 of 2004.

- I. **Worked with Godrej & Boyce Mfg. Co. Ltd. from August 2001 till March 2004 as Sr. Sales Executive (Furniture & Interiors Group) at Ghaziabad Branch office. Earlier Posted at Jaipur Branch Office and Looked after Furniture Division.**

Job Profile:

- Responsible for Sales / Marketing in the State of Uttaranchal and Western UP through dealership network.
- Liaisoning with architects for project works also tapping Institutional markets.
- Formulating new business generating promotional strategies and implementing them.

- J. **Worked with Equity Appliances Ltd. as Marketing Executive from June 2000 till Aug 2001, New Delhi**

Job Profile:

- Looked after the Dealership Network of West and Central Delhi for 1 year.
- Achieving Sales targets and collecting dues for the same.

EDUCATIONAL QUALIFICATION

- Completed Two Year Full-Time Post Graduate Diploma in Business Management (PGDBM) from Birla Institute of Management Technology, New Delhi.
Percentage : 59%
Year of passing: 2000
Specialization - Marketing.
- B.E. (Mechanical) from Shivaji University, Kolhapur (Maharashtra). First Division
Percentage : 62%
Year of passing : 1998
- Senior Secondary from council for the Indian School Certificate Examinations, Studied at Allahabad (U.P.) First Division.
Percentage : 62%
Year of passing : 1993
- Higher Secondary from Council for the Indian School Certificate Examinations, Studied at Allahabad (U.P.) First Division.
Percentage : 64%
Year of passing : 1991

PERSONAL DETAILS

Date of Birth : June 14, 1975
Marital Status : Married
Parents : Mrs. Asha Sharma and Mr. Arvind Kumar Sharma
Passport : Available

References will be furnished whenever asked for.