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Profile – Domain Expert 134

Qualifications

Engg (Electrical),
PG in General Management - IIM – Cal

Organisations Worked for

ICRA Online
Summit Usha Martin Finance (as MD)
SRF Finance Ltd.
Larsen and Toubro Ltd
General Electric Company (now Alstom India)

Total Experience – 34+ years

Location: Mumbai

He is a senior Financial Services professional & Business Manager with over 34 years of experience in Intrapreneurial and entrepreneurial roles - in developing strategies, setting up and running business / organizations, SBUs, business development, processes, Credit and Risk Management Systems, conceptualizing financial products and in development of IT tools and services.

He has extensive experience in setting up NBFC business and operations covering Asset-based financing, raising resources and developing/establishing corporate and retail businesses, along with cross-functional experience in marketing, technology and finance and the qualification and experience to work out holistic approaches and solutions.

He is presently self-employed as a Strategy Consultant and Corporate Trainer assisting small and medium Technology companies in business strategy /organization development as well as corporate training covering the soft aspects of asset based financing and risk management in NBFC environment with focus on surrogates based lending.

He specializes in business processes, strategy consulting for SMEs and training in financial services, on SME/retail credit and collections, impact financing, affordable housing finance and in NBFC operations, blending his experience across multiple functions and Industry verticals.

His major consulting assignments include

- As the President and Managing Director of a joint venture start up NBFC with Sumitomo Corporation and Usha Martin Industries Ltd ,designed the entire ***Credit and Risk Management processes, Statutory reporting and compliance processes (domestic and for Japanese partners), Implementation of the physical processes***, implementation of ***Core Technology*** and reporting solution by partnering with ***Tata Consultancy Services***. Businesses engaged in were - ***lending products*** (Cars, CV, CE, MSMEs- lease and HP/Loan), ***Liability products*** including Public Fixed Deposits, ***Fee products*** - Money changing, Forex Risk Advisory services and Loan syndication. The company was one of the first few NBFCs to be ***registered with RBI with investment grade rating for public deposits***.
- Business process change management and implementation of IT infrastructure & ERP (Microsoft Dynamics), in association with PwC & Eurosoft, for the Indian Subsidiary of a large Swiss Multinational engaged in the manufacture and sales of construction chemicals, both in retail and industrial segments, business strategy and process documentation for a SME EPC contractor diversifying into solar EPC
- Preparing IT strategy and Road map for Coal India Ltd as an external consultant to Deloitte, strategy development project for IFC aimed at converting SEWA Bank, Ahmedabad, to a scheduled urban cooperative bank.



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- With an International Financial Organization as an external consultant for studying the **existing operations, organization structure, technology usage levels /standards, products and branch management systems, Internal and statutory reporting and compliance and risk management process** and recommend a **strategy covering technology, risk management processes, compliance requirements** through which a Non Scheduled Women's Cooperative bank could transform and expand branches across various states.
- He is currently an Advisor to an IT product and Services Company engaged in Life and General Insurance sector advising them on business strategy.

Training Programs conducted

As a CRISIL-empaneled trainer and in his own individual capacity he has undertaken consulting services and conducted training programs (in the open and in-house program category) for banks / NBFCs and other organization. Representative lists of clients include to organizations like Reliance Capital Ltd , Reliance Home Finance Ltd, Mahindra and Mahindra Financial Services Ltd, Tata Capital Finance Ltd , Eldyne Electro Systems , Deloitte and Touche Consulting India, Sika India Pvt Ltd , Krishmark Infosystems, Bajaj Finance Ltd, ICICI bank Ltd , Kotak Mahindra Bank Ltd ,Axis Bank Ltd, J&K Bank Ltd , Capital First (Now merged with IDFC First Bank), BCIDS , ARCIL,BRAC Bank Ltd-Bangladesh, Ujjivan Financial Services, L&T Housing Finance, IDFC Bank Ltd, Edelweiss Capital Ltd, HeroMindmine, Bank of Ceylon, Sundaram Finance Ltd, National Stock Exchange ,Hero Fincorp, Bank of Baroda, TVS credit, REPCO Home Finance, Yes Bank, NISM, SIDBI, HDFC Bank Ltd, RBS, Sundaram Housing Finance Ltd, Centrum Finance,ICICI Housing Finance amongst others. Training programs have been delivered on online and offline models under open and in-house categories.

1. Lending perspectives on SMEs for CRISIL's Team of SME rating analysts.
2. Affordable Housing Finance for self-employed non-professionals on assessed income method – for NBFCs, Banks and HFCs
3. Credit Risk assessment for Lending against Property, Plant and Machinery, Home Loans – Banks , NBFCs and HFCs.
4. Credit Risk analysis for MSME lending- Banks and NBFCs
5. Credit analysis for Retail Lending- PL/BL/Auto for Banks and HFCs Credit analysis for Retail Lending- PL/BL/Auto/CV/CE.
6. Credit Risk assessment for Lending against Property and Home Loans - Banks , NBFCs and HFCs
7. Advance program on Credit Risk Analysis and management including Credit, Market and Operational Risks for Banks and NBFCs.
8. Credit Risk analysis for MSME lending- Banks and NBFCs
9. Construction Equipment Financing- Banks and NBFCs
10. Supply Chain Financing- Banks and NBFCs
11. Running a Credit Academy for a leading NBFC in India for training SME and mortgage credit analysts.
12. Running comprehensive Induction training programs for CAs and MBAs in credit and sales of NBFC.
13. Skip Tracing and collection strategies for a leading Indian ARC.
14. Affordable Housing Finance- for NBFCs, Banks and HFCs
15. Technical and Legal Evaluation for Mortgage loans for executive training program of a
16. Leading Management Institute in Mumbai
17. Fixed Income fundamentals and the Indian debt Market.
18. Finance for Non Finance Executives and Engineers.
19. Mortgage lending techniques and tools for Low Income Groups/MSMEs.
20. Transaction banking and relationship management program for a large Pvt. Sector bank.
21. Collection strategy and Profitability Management for Banks and NBFCs.



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22. Finance and Stores Performance Management for Retailing Business.

Consulting and start up assignments include:

1. Setting up an NBFC and identifying Strategic partner: As MD of a JV start-up NBFC with Sumitomo Corporation and Usha Martin Industries Ltd, designed the entire Credit and Risk Management processes, Statutory reporting and compliance processes (domestic and for Japanese partners), Implementation of the physical processes, implementation of Core Technology and reporting solution by partnering with Tata Consultancy Services. Businesses engaged in were - lending products (Cars, CV, CE, MSMEs- lease and HP/Loan), Liability products including Public Fixed Deposits, Fee products - Money changing, Forex Risk Advisory services and Loan syndication. The company was one of the first few NBFCs to be registered with RBI with investment grade rating for public deposits
2. As a Business Process Reengineering and Change Management Consultant - implementation of IT infrastructure, Change management programs & ERP (Microsoft Dynamics) for the Indian Subsidiary of a large Swiss Multinational engaged in the manufacture and sales of construction chemicals, both in retail and industrial segments. The implementation included- Business Process study Drawing up the As-is and To- Be Process in keeping with Global requirements and accounting Standards , documenting the new processes , physically implement the new processes (BPR) by leading a team of Technology and Functional experts , setting up the IT infrastructure, network and multi- locational connectivity infrastructure, implementation of Microsoft Dynamics 3.0 (Axapta 3.0) in- line with the redefined business processes and standards , India localization for excise, sales tax and statutory reporting, implementation of BI tools like Cognos and Hyperion , Email servers and clients for Lotus Notes , User training and Change management . Worked closely with the top team of the company and was also the nominated Asiapac representative for India on CRM and Dynamics
3. With one of the top four consulting major as an associate consultant – Preparing the IT strategy for Coal India Ltd. Studying the business IT systems, process and existing operation and reporting methods from underground and open cast mines to devise an integrated IT road map for Coal India Ltd. Project - 3 months. Assignment included on site visits to open cast and underground mines and their information management processes and recommending a road map for converting disparate systems into an integrated structure.
4. With an International Finance Organization as an external consultant for studying the existing operations, organization structure, technology usage levels /standards, products and branch management systems, Internal and statutory reporting and compliance and risk management process and recommend a strategy covering technology, risk management processes, compliance requirements through which a Non Scheduled Women's Cooperative bank could transform and expand branches across various states.
5. With an International Finance Organization as an external consultant and a trainer for capacity building in mezzanine capital financing by SIDBI. Scope included - Analysing past cases, identifying insight and capacity gaps, understanding product / policy gaps, suggesting policy measures and identifying training needs in association with IFC and SIDBI management team. Subsequently developed the course structure/content and trained key members as a part of organizational capacity building program.
6. With an International Finance Organization as an external short term consultant for developing a tool kit to evaluate HFCs engaged in Affordable Housing Finance in India.
7. Developing complete training content and training the trainers in financial analysis of MFIs and credit analysis for group and individual / MSME lending in Nepal