TrainingCentral

Profile – Domain Expert

Qualifications:
- Bachelor of Commerce & Management Mumbai University
- Certified Associate Member of Indian Institute of Bankers (CAIIB)
- Diploma in Personnel Management & Industrial Relations – Bharatiya Vidya Bhavan

Organisations Worked for:
- Standard Chartered Bank, Mumbai & Chennai, India
- Standard Chartered Bank, Kuala Lumpur, Malaysia
- Union Bank of India, Mumbai, India

Base Location:
Mumbai

#Years of Experience:
40+ years

Domain Area:
Operational Risk Management, Enterprise Risk Management, Internal Audit & Internal Controls, Compliance & Regulatory Risk, Trade Finance Operations, Banking Operations, Business Continuity & Operational Resilience

Sub-Domain:
Operational Risk Framework, Internal Controls & Governance, Risk Assessment & Mitigation, Regulatory Compliance, Business Continuity Planning (BCP), Internal & External Audit, Third Party Risk Management, Compliance Monitoring, Reputational Risk, Operational Resilience Testing, Trade Operations Risk, Cash & Financial Market Operations, Stakeholder Management, Data Protection & Information Security

Key highlights of your career:

- Established risk management policies and procedures aligned to the MNC Bank Group framework, to identify, measure, and provide for the proper monitoring, reporting and mitigation of all material risks relating to the Organization’s activities, processes and systems
- Took initiatives multiple times to identify and flag issues to SCO/SORO
- Conducted numerous Pre-Audit Reviews at various intervals to identify and remediate process irregularities: this was much appreciated by senior management.
- Conducted Peer audit review as Lead for Trade Ops in London to identify and take steps to mitigate procedural gaps prior to audits.

Description of roles and responsibilities held over the years

Organization **:** Owned Risk Advisory Company
Designation **:** Comprehensive Risk Consultant
Period **:** Nov 2020 Present

Key Responsibilities and Achievements:
- Serve as a Comprehensive and Strategic Risk Consultant specializing in Operational Risk, Risk Audits, Governance, and Regulatory Compliance.
- Advise banking and financial institutions on strengthening enterprise risk management frameworks.
- Translate complex risk management frameworks into practical and actionable business strategies.

- Assist organizations in improving operational resilience and institutional maturity.
- Guide clients in embedding governance, audit integrity, and ethical risk management practices.
- Partner with Boards, senior management, regulators, and transformation leaders on strategic risk initiatives.
- Support organizations in navigating changing regulatory environments and emerging risk landscapes.
- Provide advisory services on operational risk, governance, compliance, and risk audit programs.

Organization : ORP2b (Freelance), Singapore
Designation : Audit and Assurance Consultant
Period : March 2024 – October 2024
Key Responsibilities and Achievements:

Organization : Self-Employed
Designation : Senior Risk Management Consultant
Period : November 2020 – March 2024
Key Responsibilities and Achievements:

Organization : Standard Chartered Bank
Designation : Operational Risk Specialist
Period : November 2014 – November 2020
Key Responsibilities and Achievements:

Organization : Standard Chartered Bank, Mumbai
Designation : Operational Risk Manager – Trade
Period : November 2012 – October 2014
Key Responsibilities and Achievements:

- Managed operational risk for Trade Finance operations.
- Strengthened internal control environment and risk governance.
- Conducted risk assessments and compliance monitoring.
- Liaised with internal stakeholders to ensure adherence to regulatory requirements.
- Supported audit reviews and implementation of corrective actions.

Organization : Standard Chartered Bank, Mumbai
Designation : Operational Risk Manager – Wholesale Banking
Period : October 2011 – November 2012
Key Responsibilities and Achievements:

- Managed operational risk across Wholesale Banking operations.
- Monitored material risks and implemented mitigation strategies.
- Reviewed operational processes and internal controls.
- Supported business continuity and regulatory compliance initiatives.

Organization : Standard Chartered Bank, Malaysia
Designation : Central Risk Manager – Risk Management Team

Period : May 2011- October 2011

Key Responsibilities and Achievements:

- Managed centralized operational risk framework.
- Conducted enterprise-wide risk assessments.
- Supported implementation of Group Risk policies and governance standards.
- Coordinated with regional stakeholders on risk reporting and compliance.

Organization : Standard Chartered Bank, Malaysia
Designation : Country Assurance Manager / Group Internal Auditor
Period : July 2010 – June 2011

Key Responsibilities and Achievements:

- Conducted internal audits across banking operations.
- Evaluated effectiveness of internal controls and compliance processes.
- Identified operational gaps and recommended corrective actions.
- Performed pre-audit reviews and assurance assessments.

Organization : Standard Chartered Bank, Chennai
Designation : Central Risk Manager – Risk Management Team
Period : November 2008 – June 2010

Key Responsibilities and Achievements:

Led operational risk management initiatives.
Managed risk reporting and policy implementation.
Conducted risk assessments and compliance reviews.
Worked closely with business units to improve control frameworks.

Organization : Standard Chartered Bank, Chennai
Designation : Senior Manager – Trade Operations
Period : October 2007 – November 2008

Key Responsibilities and Achievements:

- Managed Trade Operations and transaction processing.
- Ensured compliance with Trade Finance policies and operational procedures.
- Improved operational controls and service quality.
- Supported audit and regulatory compliance activities.

Organization : Union Bank of India, Mumbai
Designation : Various Banking Roles (Clerk to Manager)
Period : July 1986 – September 2007

Key Responsibilities and Achievements:

- Worked across HR, Bills, Advances, Treasury (International Banking Division), and Foreign Exchange departments.
- Managed Retail Banking products including Customer Loans and Debit Cards.
- Handled branch operations, customer service, treasury operations, and foreign exchange transactions.
- Supported operational compliance and banking process improvements.

- Gained extensive experience across multiple banking functions before progressing to management roles.