TrainingCentral

Profile – Domain Expert DE366

Qualifications
B. Com.
M. A. – Eco.

Organisations Worked for
Dhanalaxmi Bank, Director
Mannapuram (BSE Listed), Kerala
ESAF Small Finance Bank, Kerala
Equitorial Trust Bank, Nigeria *(5)*
Standard Chartered Bank *(14)*
State Bank of India *(10)*

Base Location:
Chennai

#Years of Experience:
38

Domain Area:
Banking & Finance

Sub-Domain:
Risk, Treasury, BPR, IT-Service

Key highlights of your career

- Enterprise Risk Management Consultant/Trainer/Mentor and Career Banker – 30~ years in Banking Industry in India & Africa – in MNC Banks
- Management Consultant – 5~ years across various verticals like BFSI, Telecom, Media – in India, Middle East and Africa – an SME for Risk Management, BPR, IT-Service and Risk Management Projects.
- Till recently (Nov17) CHIEF RISK OFFICER – ESAF SMALL FINANCE BANK, Thrissur, Kerala, India
- Advisory Consultant –Risk Management – for an NBFC Group (BSE Listed), Kerala, India

Description of roles and responsibilities held over last 10 years

Sep 09 – Jun 15 Risk Management Consultancy - **SURAAJ TECH SOLUTIONS,** CEO & Principal Consultant

2009 - 2010

- On Information Security of Authentication Processes for Indian Bank, India
- Review of Business Continuity Plans of a Health Care BPO in Noida, India
- Review of Documents on Policies and Processes for a bank in Oman, UAE

2010 – 2011 - Major Overseas Project

- To Review and Install an Internal Control Mechanism for a telecommunication company in Nigeria (Globacom Telecommunications Ltd, Nigeria)
- Completed the entire project in 12 months, including the review and revamp of the Revenue Assurance Model
- Kick Started the implementation of an automated RA application

2011 – 2012 - ITES/SME Project

- Risk Management Consulting for the BFSI arm of a Technology Major (HCL Technologies Ltd)
- Helping systemize the responses to RFPs on Risk Management projects / components of projects
- Review and input provisions to the Integrated GRC product development by their Noida team (HC ComNet Ltd)

2012 – 2012 - **Review of Risk Management policies and processes of bank in Kenya (I & M Bank Ltd)**

- Review of existing policies – Revisions and Upgrade into an ERM Framework
- Was acting as the Group Head of Risk Management during the assignment as per CBK requirements
- Completed the project ahead of time including the implementation of ERM practices

2013 – 2013 - Represented a UAE Consulting Firm as its implementation partner in a project in India

- Consultant for Tata Sky Ltd for its project on Vendor Selection for ITSM
- Worked with client on Vendor Selection (framing of evaluation norms) to the signing of the MSA
- Completed the project in 6 months by end Jun 13.

2014 – Mar'15- **Expert Resource / Senior Consultant in a DUN & BRADSTREET Project**

- Clients: Two Leading Nigerian Banks (Access Bank & Eco Bank, Nigeria)
- Project Description:
  - Both projects are in Operational Risk Management - [i]Conversion to AMA methodologies & [ii] helping the other bank move up the curve to AMA
- Scope: ORMF revisions, ORRC – including Modelling and System Alignment with System Solution for AMA for Operational Risk, and selection of suitable systems for the other.

Apr – Jun 15 **Consultant for First Gulf Bank, Abu Dhabi, UAE**

- Review of the Standard Operating Procedures of the Bank and its subsidiaries
- Aligning SOPs to Governance Models – including compliance with Regulatory Requirements.

Jul – Aug 16 **Head Service Delivery BFSI & Project Manager for XCHANGING SOLUTIONS LTD.,UK in India**

- Implementation of BFSI Projects on Operational Risks-GRC Solutions & Pre-Sales Consulting
- Service Delivery Head – for XMM and SWIFT Bureau Services for the Group