

### **Key roles / assignments**

- Chief Operating Office (Phi Commerce Pvt Ltd)
- EVP - Tech, Ops, Finance, Admin (ESAF SFB)
- Sr Director & Head of Cards & Payments Practice (Capgemini)
- Director: Hewlett Packard Mauritius / Singapore, while managing BFSI clients
- Head – Retail Banking Technology (Barclays Bank)
- SVP & CTO – DCB Bank
- VP - IT Infra & Applications (ING Vysya Bank)
- Chief Information Security Officer (ING Vysya Bank)
- AVP (ICICI Bank)
- Officer (Canara Bank)

### **Core Competencies**

- Solution-oriented design-thinking
- Understand key drivers for the banks & the financial statements.
- Planning & execution in view of industry trends & regulations in BFSI
- Leading tech-enabled large business transformations in BFSI: multi-country/multi-year transformations
- Establishing sound governance practices, Risk & Compliance focus, P&L management, team restructuring
- Digital, automation, cloud & analytics roadmap and execution
- Governance & controls

### **Profile Snapshot**

With more than three decades of experience in the field of Technology to solve Financial sector problems, I bring a multi-dimensional approach blended with (a) top-down macro view around industry-trends, (b) bottom-up view around desirability, feasibility, usability, scalability, security & maintainability, (c) appreciation of business aspirations, challenges and competition, (d) focus on clean governance, ROI, Risk management and Compliance - reflecting regulators' and Board's line-of-thought, (e) long-term team-building & solution-oriented capabilities building, etc. Have been focussed tech-enabled transformations in the financial sector, driving these transformations from within (Barclays Bank, ING Vysya Bank, ICICI Bank, DCB Bank, ESAF Small Finance Bank, Canara Bank, etc) and on some other occasions enabling transformations while being part of IT Services companies (such as Hewlett Packard, Deutsche Software, Capgemini, PhiCommerce, etc) for Banks (State Bank of Mauritius, CIMB Bank, Bank of Baroda, Bank of India, SBI International, etc).

### **Work experience:**

#### **COO - Phi Commerce Pvt Ltd, (RBI regulated PA).**

(Jun'23 - Nov '25)

Strengthening the company for the next level of rapid growth within and outside India. Responsible for functions such as Technology integration & maintenance support, Risk, Compliance, HR, Tech-projects' delivery, Operations, , Customer Success Management, PMO, etc. Established automated processes for KYC and AML and developed from scratch the AML, Risk and Compliance.

#### **IT Strategy Advisor to multiple BFSI entities (including ESAF SFB) (2019 -2023)**

IT Strategic advisory services for technology-led Business enablement, transformation strategy with regard to financial inclusion, automation, digital transformation, ROI, risk & compliance and information security.

#### **Sr Director & Head – Global Cards & Payments practice, stationed in India (till Jun 2019)**

Managing 1500+ specialized resources globally in Cards & Payments vertical Responsible for practice P&L and delivery enablement globally, mostly focused on BFSI.

#### **EVP – ESAF Small Finance Bank (started as a consultant, accepted EVP role subsequently) (2015 - 2019)**

Led multiple verticals – IT, Centralized Operation, Finance, Admin. Selected CTO, CISO, CFO, Head of Ops, CEO of Shared Services (Group company 'LBS'), etc., after RBI granted SFB license. Since I oversaw Finance function and capital raising, I understand key drivers for the bank and the financial statements. Enabled ESAF SFB to reach the Finals of the European Microfinance Awards for Financial Inclusion.

#### **Senior leadership roles – Hewlett Packard (across multiple countries, 2009-1015)**

HP Mauritius – Director & Account Executive managing a large IT transformation program (multi-country).

HP Singapore – FSI Solution Lead responsible for FSI solutioning.

HP Malaysia - FSI Solution Lead and CTO on deputation for CIMB Bank.

## **Profession qualifications / certifications**

- *Master of Business Administration (Executive MBA)*
- *Certified Information Security Auditor (CISA)*
- *Certified Internal Information Security Auditor (CIISA)*
- *ISO27001 Lead Auditor*
- *Certificate in Enterprise Network Technology Security (IDRBT)*
- *Certificate in Operational Risk Management (ING Academy)*
- *ITIL V3 Certification*
- *Certificate in Risk Management*
- *Certificate in Project Management*

## **Personal attributes**

- *Proactive, passionate & self-driven leader.*
- *Ability to place things on a larger canvas: BFSI industry trends, risk containment, sound governance & compliance focused.*
- *Effective collaborator & communicator.*
- *Innovation focused*
- *Successful in any culture & geography*

**Barclays Bank: Head–Retail Banking Technology (2008-'09)**  
*Complete ownership of Retail Banking IT solutions including CBS, E-channels (ATM, Internet Banking, Mobile Banking), Payments, RTGS, etc. Worked closely with Business Operations team for productivity boost.*

**DCB Bank: Chief Technology Officer (2006-2008)**  
*Led from technology perspective, DCB's transformation to a modern private sector bank.*

*Responsibilities included complete IT transformation for business enablement, IT Governance, Budgeting & Tracking, 24x7 IT Operations at DC & DRC, BCP, Information Security, Credit Decisioning model, etc*

**First Gulf Bank: AVP & Head – Business Support Team (IT): (Apr 2006 – Jun2006)**

*Led a team of RMs, PMs to support all IT requirements of all the SBUs of the Bank so as to enable them scale up the business and manage Risks .*

**Hewlett Packard India: Head–FSI Delivery (HP Services, India): (2004 – 2006)**

*Led some of the largest banking-projects as the Head - FSI Delivery (HP Services – India).*

*Managed large teams (HP + Suppliers) across multiple geographies on multiple projects within India and abroad for CBS and other solutions rollout for Bank of Baroda, SBI International, Bank of India, etc. Met seemingly impossible targets for implementing Core Banking (Finacle), Digital Channels, peripheral applications (CRM, Risk, Compliance, etc.)*

**ING Vysya Bank: VP- IT Application & IT Infrastructure, and Chief Information Security Officer to setup Infosec vertical (2003-04)**

*Planning and executing transformation initiatives pan bank, for business / SBU enablement. This included CBS rollout, e-channels, Infosec controls, collaboration solutions, etc.*

**ICICI Bank AVP; ICICI Infotech Manager (1997 – 2001; 2002 – 2003)**

*Managing large critical projects in the Digital Channels space – Online Trading (ICICI Direct), omni-channel initiative facilitating integration of multiple alternate delivery channels such as Call Centre, ATM, Credit Cards, internet banking, middleware enabled integration of CBS and 14 legacy applications. Rolling out CBS and 24x7 digital channels across ICICI Bank branches.*

**Deutsche Software: Senior System Analyst (2001 -'02)**

*Led one of the largest teams within Deutsche Software for development and maintenance of a leading payment solution (DB Direct) across 17 European countries to support Payments, Collections, in "EURO" while accepting payments in legacy currencies, during transition to EURO, while adhering to country specific regulations.*

*Project on IBAN i.e. International Bank Account Number enabling unique bank account number across countries facilitating STP (Straight Through Processing) for fully automated cross border payments.*

**Canara Bank: Officer / System Admin (1991 -'97)**

*Joined as an Officer and served in rural, semi-urban, urban and metro locations, from normal branch-banking to Administrative offices.*

*Selected for 'Total Branch Automation' cell (Delhi) in 1995 The role required driving fundamental change from manual banking to complete automation using Bacs2000 (previous version of Finacle) CBS which was accomplished efficiently for some of the 'VLBs' (very large branches) in New Delhi.*