

RAMESH GUPTA, MBA., FRM., PSPO., PgMP



Achievement-driven Banking, Risk, IT and Transformation Professional targeting **Senior Level** assignments in **Product Ownership, Project / Program Management, Digital Transformation / Analytics, Risk Management, Digital Banking and Functional Architecture** with an organization of high repute

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Executive Profile

- ▶ Senior Banking & IT Professional offering closely **18 years** of progressive and qualitative experience in all facets of **Banking, Risk Management, Basel II/III/IV, Risk Analytics, Credit Modelling, ALM & FTP, Credit Life cycle Management, Treasury, Core Banking and Digital Banking.**
- ▶ Strong **techno-functional, process reengineering, project & program management, Business Analysis, Agile, Functional Architecture, Digital Transformation, architectural**, analytical and implementation skills that resulted in repeated success in design & launch of leading-edge solutions and best practices
- ▶ Specialised in creating, designing and integrating risk function supporting the strategic goals of the bank
- ▶ Skilled in **R, Python, PI/SQL, Java, MS Office, MS Visio and MS Project**
- ▶ Successfully **managed portfolio of diverse banking products** covering core banking, credit, treasury and risk management
- ▶ **Designed and implemented business process changes, solutions** that remedy core business issues and position the organization to reach the next level of profitability through fintech / digital introduction and innovation
- ▶ Excellent track record of spearheading service improvement programs for minimizing gaps in productivity & ensuring effectiveness in **delivery**
- ▶ **Strong management skills**, capable of leading & motivating individuals to maximize levels of productivity, knack for motivating team for exceeding customer expectations in delivery of committed services

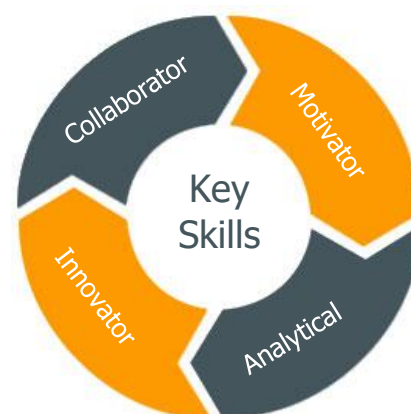
Key Impact Areas

Risk Mitigation & Management	Project / Program Management
Enterprise Risk Management	Agile Delivery Management
Credit, Market & Operational Risk Management	Business Analysis / Product Owner
Digital Banking & Partnering Transformations	Process Reengineering & Collaborations

Knowledge Purview

- ▶ Risk Management: Enterprise Risk, Credit Risk, Operational Risk, Market Risk, Liquidity Risk, Credit Modelling, ALM & FTP
- ▶ Expert in Oracle Flex Cube (FCUBS) Core Banking, CARE Risk Solutions, Smart Lender (SMLC) Credit Life Cycle Management, OFSAA Credit Risk Management (CRM), SAP Profitability and Performance Management (PaPM), Enterprise Risk Management (ERM), Moody's Risk Authority (Basel I/II/III) and CreditLens (Life Cycle) solutions
- ▶ Corporate and Retail Banking, Capital Markets, Capability Maturity Models
- ▶ Credit Management, Trade Finance, Payment & Cash Management Solutions
- ▶ Predictive analytics, functional architecture, solution designing, authoring requirements, converting to specifications, testing, training & implementation

Key Skills



Notable Accomplishments

- ▶ **Best Coordinator Award** from a state Education Minister
- ▶ University **Gold Medal** in MBA and **District 1st rank** in ICET exam
- ▶ 30% cost reduction and 267% growth in IT portfolio i.e., from **3 Million to 11 million** with exemplary deliveries during 2016 – 18 as Program Manager
- ▶ Driven **1 billion USD (20% of Bank) Portfolio** as branch head with LVB
- ▶ Consistently motivated multiple teams and delivered high performance results, brought in new business and repeated orders
- ▶ Received **Star Performer / Best Performer Awards** from many employers

Professional Experience

Sep'20-Nov'20 with Societe General (SGGSC), Bangalore as Head of Digital Transformation – Risk

Role:

- ▶ Transforming business processes, reengineering current solutions and capabilities and delivering with clear roadmap, scoping, best project management and product ownership capabilities in Credit, Operational and Liquidity Risk areas
- ▶ Promoted India center with suitable business cases, staff and structure changes and transitioned projects from Europe and Americas to India with appropriate scoping, risk management and legal documentation
- ▶ Delivering Data Management functions like data certification, data lineage, data quality controls as per BCBS 239, data reconciliation and leading Regional data management committee meetings
- ▶ Created risk awareness, managed operational risks, defined and maintained KPIs / controls as unit Risk Champion

Apr'20-Sep'20 with msg Global Solutions, Bangalore as Principal Consultant / Pre-sales Specialist

Role:

- ▶ Driven Presales of SAP Profitability & Performance Management solution (ALM, FTP, Cost Allocations, Liquidity Risk Management & Predictive Analytics) for APAC & ME regions and ensured the success of 2 POCs & 1 order end to end
- ▶ Worked for a globally renowned bank for its requirements reengineering and transformation to SAP PaPM solution
- ▶ Provided training to pre-sales and delivery teams on functional aspects and capability maturity models like CMM, PCMM

Jun'18-Dec'19 with Emirates NBD Bank, Dubai as Product Owner / Program Manager, Risk Division

Role:

- ▶ Identifying, analyzing, consolidating, justifying (including cost benefit analysis) and prioritizing all the systems & processes changes, new implementations, functional and technical innovations of Group Risk
- ▶ Acting as a functional architect / subject matter expert for various projects like Smart Lender, (Credit Life Cycle Management), Moody's RiskAuthority (Basel III, Reporting, Scenarios), Basel IV CVA & SMM and 360° risk view
- ▶ Owning high risk and critical programs to ensure targeted delivery with utmost satisfaction of the stakeholders
- ▶ Challenging current processes, products, business requirements, functional specifications and created tremendous value by streamlining products and processes, resulting into reduced costs with quality and timely deliveries
- ▶ Developing and validating models for Loan Volume Growth, Credit Loss, PD, LGD and EAD parameters using R language
- ▶ Creating / updating stake holder management plan and drive effective and continuous coordination with risk and finance users, business users, agile teams, functional architects, PMOs, IT Management and steering committees
- ▶ Implemented business transformation, agile and Devops methodologies resulted in quick deliveries and huge savings

Feb'16-Jun'18 with Credit Suisse, Singapore (on rolls of ITCAN Pte Ltd.) as Functional Architect & Program Manager (Risk & Finance IT)

Role:

- ▶ Administered projects and programs in Credit Life Cycle Management, Risk 360, Automated Decision Engine (ADE), RAROC, ALM, FTP, Operational Risk, Stress Testing & Scenario Analysis, RM Work bench (Omni Channel Banking), Capital Planning and Regulatory Reporting
- ▶ Supervised and managed the entire scope, business requirements, created water-tight project plans & ensured on time value delivery, with quality and within budget, along with Target Operating Model (TOM)
- ▶ Analyzed, evaluated, monitored and controlled RAIDs (Risks, Assumptions, Issues and Dependencies) affecting the project; ensured adoption of best-practices, processes, techniques and compliance
- ▶ Interacted with management through reports, steering committee meetings for timely decision-making and ensured smooth progress of projects, programs and deliveries to the satisfaction of stake holders

Oct'11-Feb'16 with Oracle Financial Services Software Limited, Bangalore as Implementation / Program Manager

Role:

- ▶ Led multiple projects covering hybrid Value at Risk (VaR), Algo Market Risk Application (MRA), counterparty credit risk (CCR) and Market Risk data mart for Bloomberg, MSCI, SAPI / PSDL securities data areas
- ▶ Created prototypes / solutions for back testing & Stress testing, counter party credit Risk, Market VaR calculations using Parametric, Historical and Monte Carlo approaches
- ▶ Led Ned Bank – Namibia / South Africa, Credit Agricole – Egypt and Reserve Bank of Malawi: implemented Oracle Flexcube Universal Banking Solution (FCUBS) that involves accounting, trade finance, treasury, lending, nostro reconciliation modules
- ▶ Worked as Project Manager, engaged in solution design & pre-sales activities for clients / business expansion; administered medium to complex projects, right from initiation to closure, ranging from 3M to 20M USD, with on-shore & off-shore combination models

Jun'10 to Aug'11 with ITC Infotech, Bangalore as Lead Consultant / Subject Matter Expert

Role:

- ▶ Played the role as Subject Matter Expert for Risk division of Danske Bank – Denmark from offshore
- ▶ Involved in implementation of Credit Rating Engine, VaR calculations and Algo Market Risk solutions
- ▶ Formed Risk Center of Excellence (RCoE) and brainchild the product - Risk Adjusted Measurement Performance (RAMP), which is a tool for CXOs to forecast capital requirements and suggested mix of capital

**Nov'08-Mar'10 with CARE Risk Solutions (Formerly Kalypto Risk Technologies), Navi Mumbai as Business Analyst
Role:**

- ▶ Authored and delivered Credit Risk, Operational Risk, Market Risk, ALM & FTP products as functional expert
- ▶ Engaged in product implementations to understand the business, map it with the product, identify gaps, if any, document the same and ensure expected quality of delivery
- ▶ Working with IT Management and Business Representatives, reviewed business initiatives, opportunities, issues and recommended solutions; Acted as project manager in the delivery of projects
- ▶ Successfully driven pre-sales activities – identifying new use cases, collaborating with teams and responding to RFIs / RFPs, leading product demos / POCs, ensuring customer queries are addressed

Sep'05-Nov'08 with DBS Bank India Pvt Ltd., (Formerly Lakshmi Vilas Bank), Fort Mumbai as Credit & Market Risk Manager / Solutioning Specialist

Role:

- ▶ Assumed multiple roles like Branch Manager, Credit & Operational Risk Manager, Reporting Committee member
- ▶ Engaged in preparing, rating, sanctioning, documenting, disbursing the advances and monitoring till recovery
- ▶ Analyzed Risk, evaluating, devising and effectuating policies to mitigate the risk, Stressed Assets Management, Provisioning, Capital calculation, Submission of reports as per ICAAP and regulatory framework
- ▶ Performed day-to-day operations of the branch, trade finance, AML/KYC, FCC, Sanctions, Transaction Monitoring, Credit Monitoring, Payment Processing, Cash Management, Inspecting Stocks and Collaterals regularly
- ▶ Managed Core Banking, RTGS / NEFT, ETDS / Digital Signature development and implementations
- ▶ Member of New Product Development Committee, Core Banking solution expert and represented the Bank in Central Bank's Inspection, Statutory Audit, Computer Audit and ROC filing of corporate liens

Mar'03-Sep'05 with HB Solutions, Vijayawada as Credit Manager

Role:

- ▶ Helped corporates by appropriately putting up credit proposals, loan syndication and monitoring
- ▶ Handled Credit approval requests, sanctioned and disbursed loans to Small & Medium Enterprises (SMEs)
- ▶ Worked as a Java and pl/sql developer cum business analyst and Automated rating solution and Credit Application workflow modules by understanding the current workflow and reengineering the overall flow
- ▶ Recovered NPAs with thorough persuasion and brought back the firm to profitable mode

Education & Credentials

2020: Pursuing CFA Level 2 from CFA Institute, Virginia, USA

2015: Diploma in Banking Technology, Diploma in Trade Finance from Indian Institute of Banking and Finance, Mumbai, India

2013: Financial Risk Manager (FRM) from Global Association of Risk Professionals (GARP), USA

2007: Masters in Banking & Finance (CAIIB) from Indian Institute of Banking and Finance, Mumbai, India

2003: MBA (Marketing & Finance) Gold Medalist from Andhra University, Visakhapatnam, India

Certifications

2020: Predictive Analytics for Business Forecasting (PABF) from Indian Institute of Management, Bangalore, India

2020: Professional Scrum Product Owner (PSPO) from scrum.org, Massachusetts, USA

2017: Program Management Professional (PgMP) from Project Management Institute, Pennsylvania, USA

2017: SAFe4 Certified Agilist from Scaled Agile Inc, Boston, USAs

2013: Project Management Professional (PMP) from Project Management Institute, Pennsylvania, USA

2012: NSE Certified Dealer, Market Risk Professional from National Stock Exchange, New Delhi, India

2009: Certified AML & KYC Specialist, Info. Security specialist from National Stock Exchange, New Delhi, India



Personal Details

Date of Birth: 8th February 1981

Languages Known: English, Hindi and Telugu

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Annexure - Projects Handled

State Street Corporation, US: Consulting Manager (Risk & Regulatory Technology)

Involved in developing and implementing solutions for Hybrid VaR calculation, back testing, trading systems, counterparty credit risk calculations, developing market data repository for risk management calculations by integrating Bloomberg source systems like SAPI, PSDL and Bulk feeds, Trading systems like Wall Street Systems, Global Indices systems like MSCI, Point, Citi and internal securities lending systems like STARS, PSTARS

Danske Bank, Denmark: Algorithmic (Algo) Market Risk Applications – Lead BA

Developed and maintained Risk Management Systems which managed all the risks Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Interest Rate Risk, Basis Risk and also done independent verification on functioning of their Credit Rating and Appraisal process, Limits Management, Authorization System, Basel II and Solvency II methodologies, external data reporting systems (Experian, ICB) ICAAP and regulatory reporting, Dashboards. Further engaged in implementation, documentation and Train the trainer areas.

Risk Adjusted Measurement Performance (RAMP): Lead Consultant- Product Development and implementation

The solution addresses Capital Charge Calculation for Credit Risk, Market Risk, Operational Risk and Liquidity Risk. It also manages Stress Testing, Asset and Liability Products Pricing, Relationship Based Pricing, Customer Relationship Management, Reports Generation as per ICAAP, regulatory and proprietary, Dashboards generation. Managed end-to-end SDLC of the project.

Deutsche Bank, Germany: Consultant - Limits and Facilities, Cash Management, FX4Cash and Payment Processing

Developed and maintained FX4Cash module (European treasury management system). Engaged in maintenance and enhancement of Limits and Facilities, Authorization System, Cash Management and Payment Processing (Straight through Processing – STP) modules.

Mashreq Bank, Dubai: Project Manager- Operational and Liquidity Risk Management Project from May'09-Jul'09

CARE Ops Risk solution is an expert in handling ops risks. I have played the role as SME and Project Manager in Dubai, managed a team of 10 software professionals (2 onsite and 8 offsite) and implemented the solution successfully. I have also provided training to all the senior management and ORM Champions across the bank. Further, I have created the entire user manuals, operating documents (self-explanatory) and kept in share point to make sure all users (BURA / BORR) can refer on need basis.

Further this experience enriched me with bank's policies and procedures in Operational Risk Management, Organizational structure of the Bank, different kind of Authorization policies and way to address them, Islamic Banking Similarly, enriched my functional knowledge and made **Invest Bank, HDFC Bank and Seylan Bank Operational Risk Projects** successful.

Invest Bank, Sharjah: Project Lead, Functional Architect and Domain Expert - Credit Risk Project

CARE Credit Risk software addresses all the Credit Risk Management requirements of a Bank. The software effectively addresses Rating requirements, Limit Management, Basel II compliance, Calculation of Risk Weighted Assets and Economic Capital and Admin and authorization requirements. Identified client's requirement transferred them into solutions, ensuring proper development, testing and releasing the versions. Conducted trainings to Bank's top management and developed a user-friendly module, which got appreciations from bank's top management. Provided resolutions for all the approaches of Credit Risk Management and received sign-off well ahead the project deadlines. Addressed Credit Risk Authorization procedures, where up to 14 levels of authorizations are required based on rules defined. Earned good exposure and made **Seylan Bank, Skye Bank and Oceanic Bank Credit Risk Projects** successful.

Seylan Bank, Sri Lanka: Project Manager and Domain Consultant - Market Risk, ALM & FTP Solutions

CARE ALM and FTP suit addresses Bucket allocations under various buckets with multi-currencies, ALM under Duration Gap, Rate Shock Analysis, Scenario Analysis and application of CRR, SLR, Roll Over, Pre-payment, Netting rules effectively. Whereas the FTP application addresses calculation of Transfer Price under interpolation and different pool methods and calculation of different BUs / products / Counterparties contribution, Yield Curve rates, estimations very effectively. Moreover, both the applications are enriched with Dashboards, Custom Dashboards, user-friendly reports, Alerts, Administration, authorization and Audit Modules.

Helped in identifying client's requirements, converting them into smart solutions, ensuring proper development, testing and releasing of the versions.

Skye Bank, Nigeria: Business Analyst – Credit Risk Management Project

CARE Credit Risk is a one stop solution to all Credit Risk Management requirements of a bank. It is a smart solution to manage all stages of Credit Life Cycle, Capital Charge Computation, Regulatory Reporting as per ICAAP, regulatory and proprietary specific formats and dashboards. Engaged in gap analysis, customization, testing, implementation and creating user manuals.