

Professional Profile:

A Director-level professional with **22+ (with 14 as Head of IT/Systems) years** of diversified experience in leading firms (NBF, Shinsei Bank, **Global Fortune 500 companies** such as Citi Bank, Emerson Electric, Oracle) in the USA, the UAE, Japan, Singapore etc.

- Worked as **Head of IS&T** in an award-winning GCC bank and was conferred the **CIO 100 award** for excellence in Digital Transformation. **Strong experience in leading large complex projects (ERP, Core Banking, Digital Channels), Budgeting, Procurement, IT Strategy, Governance & Architecture.**
- Managed or guided **20+ large strategic (including 5 Core Banking)** projects successfully. A **\$2.5+ Million T24 Core Banking Project** directed by him, became a case-study in a global event (**Temenos Customer Forum, UAE**).
- Formally appreciated by a GCC bank for **Advisory** role in the area of IT and Information Security for its strategic programs such as Mobile Banking, Treasury & ALM System, and Core Banking Upgrade. Led **digital banking, commercial & retail lending, Cash Management, CRM, AML** as a techno-functional expert with **good knowledge of back-office processes as well as technology stack/architecture.**
- Advised **2 SaaS start-ups** offering secure QR-code based Retail Payment, SME-focused ERP/SCM/CRM/HR/E-Commerce platforms and directed their security controls, cloud-hosting, Agile development (devops), data architecture, modularization, integration/APIs, analytics, QA, service management, and compliance. Possess **good exposure to Microsoft & LAMP stack, Cloud, SCRUM, RDBMS, Analytics, RPA, AI, Chatbot.**
- As a **Director** in an Agri-startup (<https://poorti.net>), conceptualized, architected and implemented the first bank-linked integrated Agro-Ecommerce & Credit Platform (Launched by the **Chairman of State Bank of India**) on secure cloud, while setting up its IT, InfoSec, Operations functions, and DataCenter Operations.
- Managed a team of **60+ specialists** and budget of **USD 25 MM p.a.**, led **growth** of IT landscape by **100%** in my **4 years tenure as IS&T Director** by transforming business processes & channels while saving **\$ 20+ Million**. As part of apex **Turn-Around Strategy Team**, supported revenue **CAGR of 35%** with **99%+** satisfactory feedback from users, **92%+ SLA compliance, Zero security breach** of material impact & **99.84%** availability in service delivery.
- Guided the **information security & business continuity** program for **10+ years** with KRI, BIA, risk assessments (Prioritized gap statement against control objectives) and treatment (Security controls) in retail, private and commercial banking.
- Established and maintained governance framework for IT, Information Security and Vendor Management for all banking applications/ projects. Developed policies, controls, standards, processes, guidelines, and reviewed/guided contract documentation.
- Audited 20+ applications. Have leadership experience in security architecture, controls & testing. Implemented ISO 27001, OWASP, SANS controls.
- Stabilized Core Systems and reduced digital channel issues and support cost **by 80% using Lean Six Sigma Techniques.**
- Published papers/ delivered talks in regional/ global events such as ISACA, IDC, Dubai Quality Congress, PRMIA Regional Forum, CTS & ValueLabs CXO Summit etc.
- Strong exposure to RFP preparation, vendor selection, service management, cross-functional leadership, user management, system adoption etc.

Academic & Professional Background:

Fellow from Institute of Leadership & Management, UK;
MBA (Banking) from SOAS, UK, UK & **Citicorp Finance Professional** from Singapore
Masters in IT (from IIIT Bangalore, India), **B.Tech** from NIT, Jalandhar;
COBIT from ISACA and **ITIL** from EXIN,
Lead Auditor ISO 27000 from DNV, **ISO 9001 Auditor** from CALISO,
Project Management Professional (PMP) from PMI, USA etc.
Certified Six Sigma Black Belt (CSSBB) from ASQ, USA; **Certified RPA BA/PM** (UiPath)
Certified Business Continuity Professional (CBCP) from DRII, USA

Independent Consultant	March 2015- till date	Worked for Banking & Fintech clients, Advised start-ups
Head of IST	August 2011-2014 Dec	National Bank of Fujairah, UAE
Executive/Sr. Manager/ Manager	Mar 2005-July 2011	National Bank of Fujairah, UAE
Associate Consultant	Dec 2000 – March 2005	Oracle Financial Software Services (formerly Iflex Solutions)
Project Engineer	Aug 1996 – Oct 1999	Hindustan Petroleum Corporation Ltd
Product Engineer	Aug 1995 – Aug 1996	Fisher Rosemount (Emerson Electric)

List of Systems Managed/Guided/Analyzed/Designed/Tested/Supported:

T24 Core Banking with Retail, Trade, Treasury & Investment Services	App-based Card-linked Smart Secure Payment	ERP System &HR, & Analytics	Retail & Corporate Credit Management	Collaborative CRM & Sales Analytics
Enterprise Data Warehouse & Report Automation	Finacle Internet Banking	SWIFT (Citi) & domestic Fund Transfer Systems	Multivendor E-Commerce Aggregator	Service Management System (Lean 6σ)
Flexcube Retail Banking (Japan)	Japanese E-Statements	Credit Risk Limit Manager & MIS	WorldCheck Integration	Wage Protection System
Corporate Credit Risk Scoring	Multi-org Sales Analytics	Compliance Management	Direct Debit System	Mobile Banking for Retail Customers
Basel II Capital Calculation&Risk Simulation System	App-based Retail Loan Origination	Security Custody Management System (Citi)	Electronic Document Management	Procurement and Cost Management System
Operational Risk &Key Control Diary	Proactive Monitoring	Multi-dimensional MIS for RMs (Citi)	ALM & Market Risk System	Reconciliation (ATM Nostro) System
Signature Verification	Manufacturing System	Image Based Check Clearing	Oracle GL. AP, AR, Reporting	Polaris Fund Management
Human Capital Management	RiskSecure AML	ATM Monitoring & CDM System	Property Management	BPM to automate IMS Compliance

Specific Work Accomplishments in the ISMS Area:

Defined/ Reviewed/ Refined ISMS Policies, Procedures, Standards, Checklists, Forms	Conducted multiple ISMS & IT Security Awareness Sessions that cover IRM, SOA, Cyber-Security etc.
Conducted Gap Assessment and prepared extensive report with external benchmarking.	Conducted Threat Modelling, Risk Assessment & Risk Treatment Planning with prioritization.

Created and rolled-out a blueprint of ISMS program with stakeholder analysis, organization structure, specific roles & responsibilities and timeline.	Architected security controls in software products, services and System Acquisition/Development/ Operation process in line with CIS, OWASP, & ISO 27001.
Implemented processes (checklists, forms, reports) and controls as per SOA.	Audited ISMS, cyber-security controls, Data Center & regulatory compliance.

Specific Work Accomplishments in the BCM Area

BC Governance - Developed the BCM structure, Policy, Manual, Strategy for Retail, Commercial & Corporate Banking Division and executive summary for the Board.
Business Continuity Planning - Prepared BIA guidelines & templates; RCSA guidelines, BCP Assumptions, BCP Strategy, Threat-wise Risk Matrix, Business Recovery & Resumption Procedure, KRIs, BCP Testing Guidelines & Plans; Conducted Gap Analysis, RCSA & BIA; Implemented & reviewed BCP; Did BCP Training for 40+ people on BS25999 and ISO 22301.
Technology Recovery Planning - Prepared RPO, RTO & DR Guidelines, DR plan and DR Test Plans for Critical Systems. Conducted 100+ DR Tests with DR sign off. Guided cyber-security programs and critical incident response/management and Secure Cloud Deployment.
HR Planning - Prepared the list of critical roles and the backup for every critical role, personnel location deployment form, Headcount tracking template, list of medical clinics, BC directives (Dos & Donts), Arranged Emergency Training by Fire Wardens, etc
Work Area Recovery Planning - Prepared Business Recovery Relocation Process, Resource/ Inventory Mobilization Steps at Alternate Site, Communication for recovery.
Site Recovery Planning - Prepared Damage Assessment & Salvage Checklist, Restoration Procedure, Return to Normalcy procedure, Did 20+ BCP tests with associated reports.
Crisis Management Planning - Prepared Crisis Management Plan comprising responsibilities of location-wise department-wise BC team, crisis determination & notification process, call tree, recovery steps, critical processes and day-wise needs, command centre operation, recovery box, grab lists, external & internal communication, emergency procurement, evacuation procedure etc with other Governance Committees.

Specific Work Accomplishments in Service Quality Management

Improved both Retail Lending Process and Corporate Lending Process Turn Around Time by 50% using Lean Techniques
Improved the ATM Channel delivery through process improvement & rigorous analysis of Time-out issues and prevented Time-out issues completely.
Implemented Service Management Systems for Customer Service Team, HR Team & Facility Management Team to facilitate SLA-driven time-bound resolution of customer/ user issues and service fulfilment.
Improved the Internet Banking support through process improvement and analysis of customer issues and reduced the outstanding count by 80%.
Improved the employee satisfaction levels across various dimensions of employee engagement & enablement from 6% to 83% through six sigma techniques and necessary process improvements.
Guided multiple batches of managers in completing their Lean 6σ Black Belt projects.
Improved team productivity by 20%, reduced problem resolution time by 50%, and prevented high-severity support issue through rigorous DMAIC and OCP/KCD framework.

Personal Details

Marital Status: Separated **DOB:** 04-Feb-1972 **Nationality:** Indian **Passport:** Z3598133