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CAREER OBJECTIVE

An Ex-banker & Experienced Training Consultant in Banking & Finance with a desire to emerge as An ace Training professional / Consultant in the areas of Banking, Finance and Management

PROFESSIONAL SUMMARY

Senior Banking professional with 40 years of Managerial, Training & Analytical experience in Banking industry having 2 major professional expertise:-

Training Consultant (2002 to Present)

- Trained 60000+ bank employees in banking, marketing and soft skills in the past 13 years
- Faculty member of a nationalized bank in banking domain and Soft skill training (2002-07)
- Experienced in content development, Training Need Analysis, Post training evaluation
- Senior Faculty in Private Banks in Banking & Finance, and Managerial skills (2008-10)
- Free lance consultant/trainer - banking domain training in foreign banks (May 2010 -present)

Bank Credit Analyst (1985-Present)

- Processed Loan proposals / project loans for SME & Corporates to the tune of Rs 1000 Cr
- Have expertise in credit analysis and operational areas of corporate & retail banking
- Headed credit department in a nationalized bank for about 17 years (1985-2002)
- Managed Corporate credit department in a nationalized bank's Regional office (2007-08)
- Consultant-Project financing- assistance in credit closing (2009 - Present)

CORE COMPETANCIES

Training Skills

- Experienced Training Manager - Subject specialist (Banking & Managerial skills) of a bank's training college and principal Training consultant in foreign banks' back offices - Have excellent communication & presentation - handled classes on Banking & finance, Managerial and soft skills.
- Experienced in Training need analysis, designing courseware, content development, managing training programs and post training effectiveness research, competency mapping and Assessment centre frameworks

Managerial Skills

- Managed Loans department in a bank - Excelled as a leader in various international forums in planning and organizing leadership training program, meets and events

Analytical skills

- Credit analyst - Handled Loans Portfolio for about 17 years in retail and corporate lending – mastered Analytical skills for Project financing, working capital loans and Non fund based finance - Have expertise in preparing project feasibility reports

Domain Knowledge

- Banking & Finance - Commercial Banking in India and International Banks in US, UK and Euro-zone - Risk management - Credit Appraisal - Wholesale and retail banking products -Trade finance, Banking law & practice - Forex Management - capital market and investment banking

WORK EXPERIENCE – PAST & PRESENT ENGAGEMENTS

Director Diligence academy P Ltd (2010- Present)

- Promoter/ Director in Diligence Academy (P) Ltd undertaking Banking & Corporate Training
- Running an online CAIIB Classes on a web platform through Diligence Academy
- Visiting Faculty in Guru Gobind Singh Indraprastha University New Delhi

Training Consultant, RBS India Services Ltd..... (2010- Present)

- Empanelled as Consultants for Banking Training for Delhi, Mumbai and Chennai Centres
- Conducting classes on UK Banking – Basic and advanced Banking programmes
- Conducted a lot of capsule programs on Investment Banking, Capital market, Derivatives, Forex and ALM

Training Consultant, Brianna Education Solutions P Ltd (2010- Present)

- Empanelled Consultant for Mumbai Based Brianna Education Solutions Pvt Ltd
- Accorded Training assignment to handle class on Netherlands Banking, Nordia Banking (Norway)

Training Consultant – Delhi State Coop Bank..... (2010 - 2015)

- Conducted Training Classes on Core Banking, Internal Control Management, KYC AML norms, SME Finance, JAIB classes etc
- Organised workshop for the Board of Directors on Personality development, AML measures

Principal Training Consultant - Stratadigm Education Hyderabad (2008-2010)

- Training consultant in US, UK & Deutsche banking for 2 years till May 2010
- Trained 20000+ newly recruited associates in Bank of America, Deutsche bank back offices
- Trained associates on subjects like capital market, Trade finance, derivatives and Foreign exchange
- Conducted programs on Financial statements analysis, ALM, Risk Mgt, Basel II and mortgage finance

Visiting Faculty – Statford University Delhi (2008-2009)

- Designed courseware, prepared test question papers, case study exercises, In-Basket exercises
- Visiting faculty in US based Stratford University for BBA/MBA classes
- Visiting faculty in FMS Delhi University Evening College

Senior Credit Analyst, Syndicate Bank Corporate Credit wing Regional Office Delhi... (2007-2008)

- Led a group of branches in Delhi region for corporate clients seeking high value loans
- Processed large **corporate credit proposals** for working capital needs/project finance
- Experienced in extending export finance - pre-shipment and post shipment
- Appraised High value real estate/ Home Loan proposals of HNI clients
- Handled credit proposals under multiple banking arrangements and loan syndication
- Recommended Foreign currency loans, Line of credit, import LC and Bank guarantee facilities
- Experienced in study of complex financial statements, ratio analysis and interpretation
- Handled corporate debt restructuring, merger & splits and Company Risk assessment Models(CRISIL)

Faculty member, Bank Staff Training College, Delhi..... (2002-2007)

- Subject specialist in lending and one of the Best trainers in Syndicate Bank's Training College
- Highly experienced on Banking and Management training
- Imparted managerial skill and Leadership development for the senior bank officials
- Experienced in scheduling and coordinating Training programs for Credit Managers
- Experienced in designing courseware and making lively Power Point presentations
- Conducted extensive research on post-training effectiveness
- Visiting faculty-nationalised Banks, B Schools, Cooperative banks, Rural Banking training colleges
- Guided several MBA students to undertake their banking related project works

Manager- Operations, Syndicate Bank, Chennai & New Delhi (1985-2002)

- 17 years' managerial experience in Commercial banking - deposit and loan products, bills financing, book keeping, currency management, collection and clearing operation
- Managing Credit appraisal, Retail lending, SME financing, Trade and Housing Finance

EDUCATION

- MBA - IGNOU New Delhi with distinction and specialisation in HRD
- CAIIB - Indian Institute of Bankers, Mumbai

CERTIFICATIONS

- Certification in Foreign Exchange (Foreign Exchange Dealers Association of India (FEDAI) Mumbai)
- Certification in Sensitivity Lab & Neuro-linguistic Program (Syndicate Institute of Bank Management)
- Course in Hi-tech & Export oriented Agricultural projects (NABARD Institute of Rural Devt. Lucknow)
- Certification in Training Skills - (RBI Bankers' Training College, Mumbai)
- Microsoft Office Certification – (TATA Info-Tech Institute Delhi)

PERSONAL & SOCIAL INTERESTS

- Career mentor-free counseling to hundreds of trainees/ students/ youth
- Trekking & camping - for maintaining physical fitness and team spirit
- Bird watching - to develop observation skills, sensitivity to life around
- Environmental activist - Founder of an NGO by name Green Circle (www.greencircledelhi.org)- organized number of camps, workshops and seminars as part of social commitment
- Yoga & meditation practitioner – for mental & physical fitness
- Freelance Writing – Editor and Contributor in Magazines and Newspapers