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PROFESSIONAL SYNOPSIS

I have over 36 years of rich and varied industry experience, especially in Credit and Risk Management, at Senior Levels in Banks & NBFCs like Allahabad Bank, Vysya Bank, ING Vysya Bank, Srei BNP Paribas JV. My last assignment was with SREI BNP Paribas (Joint Venture of BNP Paribas Leasing Group) as Head of Credit (Senior Vice President). While I was associated with the Industry, I was also worked as a visiting/guest faculty at various “Business Schools” like, IIT Kharagapur, IBS etc. Further, I possess 10 years of academic experience with reputed “B-Schools” in Bangalore.

LATEST ACADEMIC POSITION

- I worked as “Associate Professor” in a reputed business school “**Indus Business Academy (IBA), Bangalore** wef 20/09/2017 till 9/9/2021 and taught Financial Accounting , Managerial Accounting, Corporate Finance, Mergers and Acquisitions, Financial Derivatives, Foreign Exchange Management, International Finance, Mutual Funds and NBFC Operations, Investment Banking at post graduate level. IBA is the member of CHEA International Quality Group, USA and internationally accredited by IACBE, US. I experienced two years online teaching on the above mentioned subjects.

PREVIOUS ACADEMIC EXPERIENCE

- I was associated as “Senior Finance Faculty” at “Xavier Institute of Management and Entrepreneurship (XIME), Bangalore” for five years. During my five years of association with XIME - Bangalore, I taught elective subjects on finance such as “Strategic Corporate Finance”, “Mergers & Acquisitions”, “International Finance”, “Venture Capital & Private Equity”, “Assets- Liability & Treasury Management” and “Investment Banking” besides core finance subjects like “Financial Accounting”, “Cost & Management Accounting” and “Corporate Finance”.
- I also worked in “International Institute of Business Studies, Bangalore”, as “HOD- Finance and Banking”. I taught all the major & minor subjects of finance besides conducting one- year diploma course in Banking.

INDUSTRY EXPERIENCE

A. Credit Head (Senior Vice President): SREI BNP Paribas from March’2010 to Nov’11

- SREI BNP Paribas, a Joint Venture of Srei Infrastructure Finance Limited & BNP Paribas Leasing Group (“BPLG”) and a leasing arm of BNP Paribas Bank.
- JV is into the financing of infrastructure, project, commercial vehicle, information technology, medical and agriculture sectors funding.
- Also engaged in policy implementation, product development relating to all the business verticals of the JV.
- As a functional head, I was associated with many committees both external & internal besides participating actively with the “Training Academy” of the JV.

B. Regional Head-Credit, ING VYSYA BANK

- Associated with the Credit Risk appraisal/monitoring /policy formulation of the entire credit portfolio at the Regional level. Being “Regional Head Credit Risk”, I possessed authority in sanctioning multiple credit loans besides worked as Head of credit- Recovery.
- Associated with the Bank’s staff college for organising seminar in Finance related areas.

C. Manager at ALLAHABAD BANK (Nationalised Bank)

- Worked as credit/forex head in various Branches of different sizes.
- Branch Manager in large and medium branches to take care of the entire credit and recovery function of big/medium branches besides handling the entire operations of the Branch.
- Associated actively with various programs of Bank’s staff college.

ACADEMIC CREDENTIALS

- Pursuing US Certified Public Accountant (CPA), the highest accounting credential in the United States with global recognition and credibility.
- Awarded PhD in Finance by CMJ University (www.cmjumeghalaya.edu.in) (July’2016) on the topic “ Study on Evaluating the Effectiveness and Efficiency of Global Risk Measures in Automobile Industry”. The research was conducted under the guidance of Dr C Manohar (Senior Director--ISBR Business School, Bangalore.
- The Chartered Institute of Bankers, London (ACIB), (1991) specialization in International Banking. Awarded merit in *Multinational Corporate Banking, Finance & Investments*.
- FCMA, Fellow of The Institute of Cost Accountants of India: ICMA Qualified’1988.
- The Indian Institute of Banking and Finance, India (CAIIB), qualified in the year 1985.
- BSc (Honours-Physics) from Calcutta University in the year 1971.

SKILLS

- Skill in verbal and written communication.
- Skill in operating equipment, such as personal computer, copier, phone systems.
- Ability to evaluate information to make informed and responsive decisions on matters that impact stakeholders.
- Ability to read, analyse, and interpret periodicals, professional journals, technical procedures, and governing body regulations.
- Ability to write reports, business correspondence, and procedure manuals.
- Ability to identify problems, collect information, establish facts, draw valid conclusions, and recommend and implement policies and processes to advance continuous improvement efforts.
- Ability to process, analyse, and present qualitative and quantitative data.
- Strong analytical and critical thinking skills.
- Excellent organizational and communication skills, with a proven ability to provide timely, accurate information on a variety of academically oriented subjects to both internal and external constituents.
- Proficient with Microsoft Word and other application in the Microsoft Office suite.
- Practical and academic expertise on finance, accounting and banking
- Thirty six years of industry experience in various capacities
- Ten years of academic experience in teaching post graduate students of multiple communities from different countries.
- at reputed “Business School”
- PhD evaluator for reputed university’s research papers
- Well reputed internationally accredited academic qualification (ACIB) from “ Chartered Institute of Bankers-London”
- Three years + experience in teaching post graduate students (Finance, Accounting and Banking related subjects) online using LMS platform

- Participate in initial and ongoing training besides contributing to develop training materials and provides input on improving training, courses, and processes besides contributing actively on course curriculum up-dating.

PERSONAL PROFILE

- Date of Birth : 15th Dec' 1951
- Age : 69+ years
- Training/Seminar Conducted on Banking/Finance
 - MDPs on finance/banking related topics
 - Attended sessions on various MDPs arranged by the institutes
 - Organised seminars/workshops on various finance related topics on behalf of the institutes
 - Worked as a resource person outside the institute
- Training/Seminar Attended
 - Attended various training, seminars/ workshops on Credit Risk, Forex, Foreign Trade at reputed Institutes like IIMs, BTC, RBI, ECGC, CRISIL etc

TEACHING/RESEARCH/ REVIEWER/EXAMINER

- Associated actively with Bank's Staff Colleges wherever I worked and was associated with various academic institutes as visiting/guest faculty like IIT Kharagapur , IBS etc.
- Last ten years' association had with reputed Business Schools in Bangalore.
 - I. International Institute of Business Studies, Bangalore (One Year)
 - II. Xavier Institute of Management & Entrepreneurship, Bangalore (Five years)
 - III. Indus Business Academy, Bangalore (Four years).
- Selected as "REVIEWER" for the national journal "IJCMS", India
- Designated as "REVIEWER" by "Reputed International Publisher-IGI Global, US"
- Designated as "REVIEWER" by the "Emerald Publishing Ltd-UK" for their International Journal "The Journal of Financial Economic Policy".
- Selected as "REVIEWER" for the 46th AIB UK&I (2019) conference.
- External examiner for PhD thesis paper evaluation on finance related subjects of Jain University, Bangalore
- Selected as "REVIEWER" for (2021) annual conference of Academy of International Business. (USA)
- Nominated as a *Session Chair* at AIB (US) 2021 Online, for the following session:
Date/Time: Thursday July 1, Session Type: Competitive, Session Title: Securities Issuance
- Nominated as a *Session Chair* at AIB (US) 2021 Online, for the following session:
Date/Time: Monday June 28, Session Type: Interactive, Session Title: Boards, Ownership, and Firm Performance.
- Awarded "The Best Reviewer" by "Academy of International Business(AIB), USA. The award is granted by AIB for reviewing research papers, submitted globally for presentation in their annual conference (June'2021).

RESEARCH /PUBLICATIONS

- Articles published in Bank's Magazine from time to time during my association with Banks.
- ❖ Article titled "Facet of Global Risks" as sole author, published in the journal "International Journal of Research in Commerce & Management" in Dec'12 issue, (ISSN 0976-2183)
- ❖ Article titled "Global Automobile Industry-Features" as sole author, published in the journal "Indian Journal of Commerce and Management Studies" in May'13 issue, (ISSN 2249-0310).
- ❖ Article titled "Risk Measures on Global Automobile Industry" as sole author, published in the journal "International Economic & Finance Journal" of Serials Publications in July-Dec'13 issue, (ISSN 0973-5259).
- ❖ Paper on the topic "Bank Led Financial Inclusion" as sole author was presented at XLRI, Jamshedpur in their 2nd International Workshop on "Inclusive Finance" held in the month of September'2013.
- ❖ Article titled "Evolution of Credit Default Swap" as sole author, published in the journal

“Vinimaya”, one of the reputed International Journal, was published by NIBM (ISSN 0970-8456).

- ❖ Article titled “7th Year of Financial Meltdown” as sole author, published in the journal “IJMFSMR”, one of the reputed International Journal, was published by “Indian Research Journal, Delhi” in their Qly issue (April-June’15) (ISSN 2277-6788)
- ❖ Article titled “Credit Default Swaps and Indian Corporate Bond Market” as sole author, was published by “The Institute of Cost Accountant of India” in their journal “The Management Accountant”. (Sept’2015 issue) (ISSN 0972-3528)
- ❖ Article titled “Magnitude of Academia-Industry Partnership in Management Education” as sole author, was published by “Xavier Institute of Management & Entrepreneurship” in their 25 year’s “Commemorative Volume -May’16”
- ❖ Article titled “Foreign Direct Investment in India: Opportunities and Challenges” as sole author, was published by “IGI-Global USA ,a leading international academic publisher of US, in the quarterly Journal “IJABIM: Volume 9, 4th Issue 2018” indexed in Clarivate Analytics Book Citation Index (ISSN 1947-9638) (EISSN 1947-9646)
- ❖ Paper titled “Foreign Direct Investment: Contemporary Achievement of India” considered for oral presentation at the “International Conference on Restructuring of the Global Economy(ROGE-2018)” at Oxford University organised by “Academy of Business & Retail Management” London, UK.
- ❖ One chapter as sole author in the book “Managerial Practices and Disruptive Innovation in Asia”, published by IGI Global-USA (2019).
- ❖ Paper on “Distinguishing Features of Working Capital Management in a Highly Globalised and Integrated World Economy, A Study on Toyota Motor Corporation” was presented in the 46th UK&I (2019)-Academy of International Conference, held in University of Sussex, UK.
- ❖ Article titled “Multinational Enterprises Motivational Factors in Capitalizing Emerging Market Opportunities and Preparedness of India” (Sole Author) was published by “EMERALD” in their international journal “Journal of Financial Economic Policy” (B category under ABDC), Vol.12, No.4 (2020).
- ❖ The article titled “Foreign Direct Investment in India Opportunities and Challenges,” previously published in an IGI Global publication, was carefully assessed and selected by IGI Global’s executive editorial board for inclusion as a reprinted chapter (100% completely unchanged from the original) in the recently published IGI Global research anthology titled Foreign Direct Investments: Concepts, Methodologies, Tools, and Applications (4 Volumes-2020).
- ❖ The article” Multinational Working Capital Management a Study on Toyota Motor Corporation’ (Sole Author) was published on line (2021) by Wiley Publication in their international journal “International Journal of Economics and Finance”. (B- Category journal under “ABDC”).The article is waiting for print publication.
- ❖ Manuscript titled "Distinguished Competency and Efficacy of Working Capital Management: Automotive Industry" (Sole Author), is accepted by the Academy of International Business(AIB) for their annual central conference (2021) wherein the manuscript is awarded for "INTERACTIVE" presentation. AIB publishes the premier scholarly journal, JIBS, in the field of international business. It is a highly rated journal (Rated A* by ABDC).
- ❖ The above paper is under active consideration by one of the US publisher ranked “A” under “ABDC” Ranking.

REFERENCES.

1. Name: Dr Subhendu Dey, Director, Indus Business Academy,168 Konakapura Road, Bangalore:560082 [E mail: subhendu.d@iba.ac.in](mailto:subhendu.d@iba.ac.in), Contact No: +917278003671
2. Name: Dr N M Bhatta, Designation: Dean-Research, Xavier Institute of Management and Entrepreneurship, Electronic City-Phase II. Bangalore-560102, Contact No.+91 9845070279, E-Mail ID: nmbhatta@xime.org
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