



Gowrishankar S

Operations Risk
Manager

Contact

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Skills

Operations
Management

Quality Management

Operations Oversight

Analytical Skills

Interpersonal Skills

Workflow Planning

Passionate Operational Risk Management Professional with 18 years of expertise in Lending Operations in the Banking and Non-Banking Financial Companies (NBFCs) sector. Skilled in analyzing risk metrics, conducting due diligence, performing risk assessments, and maintaining comprehensive risk management information systems (MIS). Adept at identifying potential risks and implementing effective strategies to mitigate them. Proven track record of ensuring compliance with regulatory requirements while optimizing operational efficiency.

Work History

2023-06 -
Current

Deputy General Manager - Business Operations

Cholamandalam Investment & Financial Services, Chennai

- ORM, RCSA, Risk Register, Risk matrix, Risk Index, Risk MIS
- RMC, Steering Committee, Ops Risk Meeting
- Risk management, Sample Audits on loans disbursed, Quality Control, Documentation, Compliance, etc.
- BCP, ERT, Training to various stakeholders.
- Due Diligence & Risk Assessment on outsourcing vendors / third parties

2021-08 -
2023-06

Senior Manager - Strategic Alliance & Partnerships

Fenice Energy (SunEdison), Chennai

- Due diligence, Risk Assessment, KYC
- Climate financing, strategic partnership with lenders
- Drafting Internal SOP, NDA & SLA with lenders

2014-12 -
2021-08

Deputy Operations Manager - Risk management

Nissan Renault Financial Services India Pvt Ltd, Chennai, India

- Risk Management - EWS, RCSA, Risk Register,
- Risk Management Committee, Steering Committee, Credit Committee
- Wholesale Loan Operations, Dealer funding, Inventory funding, Risk Assessment, Due diligence.
- Surprise Audits, Stock Audit

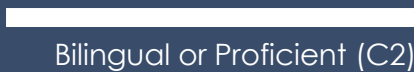
Languages

English



Advanced (C1)

Tamil



Bilingual or Proficient (C2)

Hindi



Intermediate (B1)

Japanese



Beginner (A1)

Spanish



Beginner (A1)

Personal Details

Date of Birth: 01.01.1983

Nationality: Indian

Marital Status: Married

Gender: Male

- MIS - Ops Risk, Daily DPD MIS, Dealer Performance tracker, Insurance Tracker

2014-03 -
2014-11

Area Manager-Operations

Muthoot Fincorp Ltd

- Compliance of regulatory, statutory and internal policy requirements, SOP drafting
- Surprise Audits, Branch visit

2008-02 -
2014-01

Branch Operations Manager

HDFC Bank

- Wholesale Banking Operations, Disbursement of loans, KYC verification, Customer Due Diligence, Documentation.
- Process Audit, Internal control, 5S sustainance
- Retail Asset Products 2W, 3W, 4W, PL, BL, CV, CE, MF

2006-05 -
2008-01

Junior Officer

ADFC Pvt Ltd

- KYC verification & Customer Due Diligence, Documentation of Customer onboarding process

Education

Expected
in 2024-12

Executive Program: Financial Risk Management (FRM)

IIM Vizag

2021-01

Executive Program: Operations Management And Six Sigma

IIM Raipur

2000-05

Bachelor of Engineering: Electronics and Communication Engineering

K.S.Rangasamy College of Technology

1998-05

SSLC

Sengunthar Higher Sec School, Erode

2000-05

HSC

Railway Colony Higher sec School, Erode

Certifications

KYC Certification, IIBF (Indian Institution of Banking & Finance)

JAIIB Certification, Indian Institute of Banking & Finance (IIBF)

Certification on Dashboard presentation

Certification in Financial Risk Analytics

Certification in ChatGPT & AI Hacks with MS Office

Personal Information

- Total Experience: 17+ years
 - Father's Name: M.Sundararajan
 - Notice Period: 3 months
 - Date of Birth: 01/01/83
 - Gender: Male
 - Nationality: Indian
 - Marital Status: Married
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Numismatics & Philately, reading books

Have a collection of 3000+ stamps and coins and exhibited in various events.

Interest in self-motivation and skills development books

Disclaimer

I confirm that the information provided by me in this application form is complete and accurate.