

| Degree | Institute | Period |
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| PGDM | Indian Institute of Management Ahmedabad | 2001-03 |
| B-TECH (Metallurgy) | Indian Institute of Technology Madras | 1996-2000 |

Work Experience

| ICICI Bank Limited (Manager Band II) | | May 2003 – Present |
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| <i>Product Manager: Loans against gold</i> | <p>Job Profile</p> <ul style="list-style-type: none"> Business process mapping and drafting product and process notes Drafting a business plan for implementation at the product level <p>Achievements</p> <ul style="list-style-type: none"> Mapping the process for and managing the portfolio on buyout of loans against gold receivables Registered a 20% increase in the loans against gold portfolio through branches | |
| <i>Product Head: Doorstep Banking</i> | <p>Job Profile</p> <ul style="list-style-type: none"> Business process mapping for individual doorstep banking products Drafting and driving implementation of the business and project plan for the product Ensuring high service levels for the service at peak loads <p>Achievements</p> <ul style="list-style-type: none"> Registered a 1500 fold increase in transactions volume in the retail doorstep banking initiative within a 9 month period and brought down the cost/transaction for the Doorstep Banking suite of products by 98% Member of the team to launch Doorstep Banking in SriLanka Reduced the average handling time for the calls at the call centre for the Doorstep Banking suite of products from 8 minutes to less than 3 minutes within one month | |
| <i>Head: Analytics & Productivity Measurement</i> | <p>Job Profile</p> <ul style="list-style-type: none"> Designing various metrics for evaluating the performance of retail branches Publishing metrics on a weekly basis for senior management Conducting analysis on a need basis for various stakeholders <p>Achievements</p> <ul style="list-style-type: none"> Set up and Head-Analytics and MIS team. Major responsibilities included scheduling the weekly sending of MIS relating to performance of the branches, conducting analysis. <i>Designed 51 metrics and published all across 400 branches on a weekly basis.</i> Developed a branch employee productivity model. <i>The model was used for manpower allocation / transfer pricing across retail branches. A total of 300 people were released based on the model. 76 people were moved between branches to equalize the load based on the productivity model</i> Designed and implemented a scorecard to Capacity Release Scorecard to capture the achievements of various branches in migrating customers to alternate channels. | |
| <i>Project Manager</i> | <ul style="list-style-type: none"> Team member in the conceptualizing and designing of a dynamic queue management system. The system is currently implemented at all ICICI Bank branches. | |
| <p>Identified in the set of the 7% of over 20,000 employees to be groomed for future leadership potential (2004-2005)</p> | | |

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| PriceWaterHouse Coopers Software India Private Limited | | August 2000-June 2001 |
| <i>Consultant</i> | <p>Job Profile</p> <ul style="list-style-type: none"> To develop design and build applications on Active Server Pages (ASP) <p>Achievements</p> <ul style="list-style-type: none"> Interacted with the PwC US Tax and Legal services group to enhance the reporting facilities of custom PWC financial software. The project involved use of VB and Excel Macros. Member of the team that designed and created a database, using SQL 7.0, to take a power corporation (Calcutta Electricity State Corporation) online. Features included bill payment facilities through secure transactions. | |

Summer Internship

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| Bank of America | | May – July, 2002 |
| <i>Summer Trainee</i> | <ul style="list-style-type: none"> Benchmarked the various cash management products offered by various products. Using the client feedback on each product, recommended product positioning strategies for the Bank of America product. | |

Co Curricular Achievements

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| <i>Research Work</i> | <ul style="list-style-type: none"> “Measuring bank branch efficiencies using Data Envelopment Analysis”: Collected primary data on bank branches, analyzed the data using data envelopment analysis and provided insights and recommendations to zonal managers to improve upon branch efficiencies “Banking in China: Understanding the evolution, development and future of the SOE problem”: Conducted extensive literature survey on banks in China to analyze the present situation of the banks in China and presented recommendations on the future actions that the government should adopt. The paper was published in the ICFAI special edition book on China released in 2006. | |
| <i>Awards</i> | <ul style="list-style-type: none"> Won the first prize at the GE Paper Writing Competition “BPO – Beyond cost advantages” at the GE Capital Headquarters, Gurgaon which was also covered by CNBC as a part of a special programme on BPO in India. | |

Extra Curricular Activities

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| <i>Prizes and Awards</i> | <ul style="list-style-type: none"> First at the Western Music Group event at IIM-Ahmedabad’s annual cultural festival-2003 IIT-Madras Gymkhana Award for exceptional contribution to the fields of sports and extra-curriculum for the year (1999-2000). "Most Valuable Player" at the GFKR, an All India basketball tournament for the year 1997. | |
| <i>Leadership Skills and Initiatives taken</i> | <ul style="list-style-type: none"> Dorm Representative for the year 2002-03 in IIM-Ahmedabad Captain of the college basketball team for the year 1999-2000. Part of a 6-member core group, at Saarang, the annual cultural festival at IIT-Chennai (1999-2000). | |
| <i>Other Activities</i> | <ul style="list-style-type: none"> Participated in the Standard Chartered Mumbai International Marathon between 2003 and 2007. Completed the 42 km in a time of 6:10 hours and the 21 km in just over 3 hour. | |