

Brief Profile of Shri Suresh Chand Garg

Shri Suresh Chand Garg, aged 56 years of Jaipur (Rajasthan) is B.Com., M.Com., Chartered Accountant and Insolvency Professional (IBBI) having over 26 years of work experience and special knowledge in the fields of Banking, Cooperation, Economics, Finance, Law, Small Scale Industry, etc.

Detailed Bio Data of Suresh Chand Garg

A. BASIC DETAILS:

1.	Name	SURESH CHAND GARG
2.	Date of Birth	01.07.1965
3.	Pan no.	ABVPG8223F
4.	AADHAR No.	9806 0033 9865
5.	Permanent Address	B-136A,10B Scheme, Gopalpure Bye Pass, Jaipur-PIN: 302018
7.	e-mail	vsg_sgarg@yahoo.com
8.	Contact No.	+91 9829056921
9.	Alternate Contact No. If any:	0141-2762894,2229133

B. EDUCATIONAL/ PROFESSIONAL QUALIFICATIONS:

1. Educational Qualification, from Bachelor's Degree onwards:

SN	Qualification	Year of Passing	University/College	Remarks If any
1.	B.Com	1986	University of Rajasthan, Jaipur	
2.	M.Com	1991	University of Rajasthan, Jaipur	

2. PROFESSIONAL QUALIFICATION

SN	Professional Qualification	Institute/Professional Body	Membership/Enroiment No.	Date of Enrolment	Remarks if any
1.	Chartered Accountant	The Institute of Chartered Accountants of India	076227	28/02/1995	
2.	Insolvency Professional	The insolvency and Bankruptcy Board of India	IBBI/IPA-001/IP-P00489/2017-18/10877	10/08/2017	
3.	Qualified for enrolment in Independent Directors' Data Bank	Indian Institute of Corporate Affairs	-	21/04/2020	



C. WORK EXPERIENCE:

I am a Chartered Accountant since 1995, having experience of more than 26 years, based in Jaipur.

As a Chartered Accountant, I have rich working experience of Audits, Taxation, Company Law Matters and Finance Consultancy for Corporate/ PSUs/Banks. I have extensive knowledge & understanding of business practices, financial planning SME/Corporate lending, Risk Management

I am actively involved in financial consultancy and provide various innovative solutions to various client for their financial issues through our company – VSG Corporate Services Private Limited, in which I am a Director.

Apart from being a Chartered Accountant, I am also a qualified Insolvency Professional.

I have also qualified the exam conducted by Indian Institute of Corporate Affairs for enrolment in Independent Directors' Data Bank.

D. ASSOCIATION WITH PROFESSIONAL INSTITUTES:

Remained actively involved in the Institute of Chartered Accountants of India (ICAI) and served in following positions :

- Chairman (CICASA) – Jaipur Branch of ICAI (2007-08)
- Vice Chairman - Jaipur Branch of ICAI (2009-10)
- Secretary - Jaipur Branch of ICAI (2008-09)
- Member – All India Conference Committee of ICAI (2008)
- Conference Co-Secretary – International Conference on Accounting Profession – Shining Bridge between Global Economics held from 20-22, November, 2008 of ICAI
- Convener and Co-ordinator – Various Committees of Jaipur Branch of ICAI



E. ASSOCIATION WITH SOCIAL ORGANISATIONS :

Remained actively involved in various social organisations and served in following positions :

- Secretary –Lions Club Jaipur Time Square (2009-11)
- President - Lions Club Jaipur Time Square (2012-13)
- Zone Chairman - Lions Clubs International Distt. 323 E-1 (2013-14)
- Region Chairman - Lions Clubs International Distt. 323 E-1 (2016-17)
- Region Advisor - Lions Clubs International Distt. 323 E-1 (2017-18)
- Member – All India Conference Committee of ICAI (2008)

F. RESEARCH AND PUBLICATIONS :

Remained active in Research and authored following books :

- Auditing and Corporate Accounting,
- Book Keeping and Accounting
- Business Organisation and Management
- Commercial Law and Accounting
- New Trends in Accounting
- International Banking in 21st Century
- Fundamentals of Modern Accountings

PLACE :JAIPUR

DATE: 18/11/2021



(SURESH CHAND GARG)

Brief Profile of Shri Dharmendra Singh Shekhawat

Shri Dharmendra Singh Shekhawat, aged 49 years of Jaipur (Rajasthan) is B.Com. and Chartered Accountant having over 20 years of work experience and special knowledge in the fields of Agriculture & Rural Economy, Banking, Economics, Finance, Law, Small Scale Industry.

BIO-DATA

Personal Details:

Name: Dharmendra Singh Shekhawat

Father's Name: Late. Shri Jaswant Singh Shekhawat

Date of Birth: 1st January, 1972

Sex: Male

Marital Status: Married

Residence Address: Plot No. 9, Tirupati Vatika, C/o Angel's Hub School, 4C Scheme,
New Loha Mandi Road, Jaipur, Rajasthan.

Phone: 9414033977

Office Address: S 201-202, Venkateshwara Tower, Central Spine, Vidhyadhar Nagar,
Jaipur, Rajasthan

DIN: 07404367

Reg. No. with IICA as independent director : IDDB-DI-201912-001588

Contact: 0141-2233977, M.N. 9414033977

Email : dss_asso@yahoo.co.in

PROFILE

- Main Partner in the firm M/s D.S. Shekhawat & Associates, Chartered Accountant Firm
- Member of ICAI, since August, 2002.
- Ex. Independent Director of Indian Oil Corporation Limited. (22/09/2017-21/09/2020)
- Founder trustee of Th. Jaswant Singh Memorial Trust, running school in the name of Angel's Hub School, Loha Mandi Road, Jaipur
- Member of Board of Management – Jyoti Vidyapeeth Women's University, Jaipur

EDUCATION

- Graduation in Commerce, Rajasthan University
- Chartered Accountant, ICAI
- Passed Online Proficiency Assessment Test for Independent Director

CAREER EXPERIENCE

- ***Job Profile:***

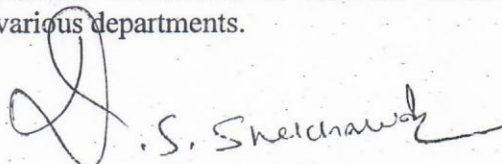
- I was an accounts officer in Dundlod Grou having address Dundlod House, Hawa Sarak, Civil Lines, jaipur from 1995-1997 and handling followings firms/institutions:
 - i) *Dundlod Fort Hotel Pvt. Ltd.*
 - ii) *Dundlod International(Export Firm)*
 - iii) *Dera Dundlod Killa Heritage Hotel*
 - iv) *Royal Equesterion and Pollo Center*
 - v) *Cycle Pollo Federation of India*
 - vi) *Research Education and Audiological Development Society*
 - vii) *Rajasthan Equesterion Association*
 - viii) *Rajasthan Mounted Sports Assciation*
 - ix) *Rajasthan Cycle Pollo Association*
- Since 01 June 1997 to 1998 I was given my erpertize services related to liquidation of company to Rajasthan Cane Sugar Mill Ltd. Jaipur

- ***Professional Work:***

- Have very good experience during my Training and Professional tenure in handling various audit of banks, financial institutions, Corporate and non-corporate clients.
- Conducted statutory audit of companies like Nihon Nirmman Limited, Salora International Limited, Rajasthan Cane Sugar Mills Limited during practical training period starting from the year 1991 to 1994.
- Also deals in direct & indirect taxation matters of Individuals, Partnership Firms, Corporate clients, Trusts, Society etc.
- Also have expertise in dealing in company law matters of various corporate clients and represents before the Registrar of Companies and Company Law Board.
- Having more than 20 years of experience in the field of providing consultancy for accounting and practice of accountancy, Taxation and guidance to Entrepreneurs for establishment of based industries like Agro Food Processing, Agro Value Chain, Rural Godowns, Cold Storages as well as provided Advisory services to Universities, Schools and Hospitals in various financial matters and Human Resource Management along with services of Financial Management & Risk Assessment, Risk Mitigation & Risk Management to various Project/ Startups.

• ***Other Professional Work***

- Advisory Services on Land & Real Estate
- Company law matters
- Environment Study and Industrial Safety & Pollution Control.
- Industrial, Economic & Cyber laws.
- Other Corporate Law Matters & including FEMA.
- Organizational Setup & Setting up of Different Departments.
- Human Resources Recruitment & Development
- Risk Assessment, Analysis & Management.
- Business Consulting & support.
- Project Financing
- Book-keeping & Accountancy
- Experience in dealing with Insurance Companies
- Development of Accounting Policies Procedures & Internal Control Systems to improve function of various departments.


Dharmendra Singh Shekhawat

Brief Profile of Shri Srinivasan Sridhar

(Existing Shareholder Director of Bank of Baroda)

Shri Srinivasan Sridhar, aged 61 years of Mumbai (Maharashtra) is B.Com.(Hons.) and Chartered Accountant having over 33 years of work experience and special knowledge in the fields of Banking, Economics, Finance, Human Resources , Risk Management and Business Management.

SRIDHAR SRINIVASAN

s.sridhar0305@gmail.com | +91 98 333 40305 | [LinkedIn](#)
C-2401/2402, Raheja Atlantis, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013, India

SUMMARY

An established Board Director with extensive professional experience and executive leadership accomplishments across Asia, Africa, and Europe. Chairperson of board committees for companies ranging from startups to the largest corporations in India, with a focus on management strategy, business transformation, governance, shareholder interests, risk, and regulatory compliance. Active angel investor and mentor for early stage startups.

Built, grew, and transformed businesses holding key country and regional executive positions over a 30+ year career in management consulting, corporate and investment banking, risk management, product management, and regional corporate client coverage. With strong personal integrity, passion, and relationship skills, built several winning teams comprising people from diverse cultural and professional backgrounds.

ADVISORY & NON-EXECUTIVE APPOINTMENTS

Bank of Baroda, Board Shareholder Director – Mumbai, India Dec 2018 - present

- Elected as a shareholder director, and chairperson of the Audit and Stakeholders Relationship committees, on the board of one of India's largest and best run banks.
- Working on strategic and transformation initiatives to make a lasting impact in the industry, such as the historic amalgamation of Dena and Vijay Bank into BoB, industry leading schemes for MSME loans, and financial inclusion.

Oracle, Independent Director – Mumbai, India Jul 2015 - present

- Chairperson of the risk management committee, strengthening risk culture, strategy, policy, and procedures as the company provides technology solutions to financial services companies around the world.
- Transforming key employee retention programs such as ESOP allotment, compensation, and benefits

Nirfon Ltd., Independent Director – Mumbai, India Sep 2020 - present

- Engaged in the development and management of commercial real estate, as a board member of a company majority owned by one of Singapore's sovereign wealth funds.
- Working with management and owners on introducing new technologies and data driven processes to make this one of India's most desirable office addresses.
- Member of audit, stakeholders relationship and nomination and remuneration committees. Also elected as the chairperson of the corporate social responsibility committee.

India Factoring and Financing Solutions Pvt. Ltd., Independent Director – Mumbai, India Nov 2015 – Sep 2021

- Chairperson of IT Steering, Audit, and Risk committees for this leading provider of factoring and forfaiting solutions.

FINCA Bank, Independent Director – Georgia and Azerbaijan Jan 2019 - present

- Working on a mission to provide responsible and impactful financial services to low income clients in some of the world's most challenging markets. Chairman of the Audit committee.
- Transforming the NGO/MFI into a broad-based deposit taking bank.

Vivriti Capital, Vivriti Asset Management, CredAvenue, Independent Director – Chennai, India. Jan 2019 - Aug 2020

- Chairperson of the IT strategy and Audit committees, working with founders, managers and other directors to build the leading technology-enabled platform for credit in India.
- Crossed INR 27000 crores of debt placement in three years with over 225 clients and 100 investors.

Indie Home Loans, Independent Director – Mumbai, India Nov 2017 - Jun 2019

- Set up a technology-driven housing finance company, a greenfield venture for a leading international investment group

Small Business FinCredit Limited, Independent Director – Mumbai, India Sep 2017 - Jun 2019

- Worked with the executive team to build a new age non-banking financial company primarily focused on SME lending.

Oliver Wyman, Senior Advisor Jul 2015 - present

- Retired as Partner & India Head of this leading global management consulting firm, combining industry knowledge with expertise in strategy, operations, risk management, and organization transformation.
- Work with boards of directors and other senior leaders of top companies in the region on management strategy, risk management, client coverage, product and distribution strategies, cost optimisation, governance, and compliance.



EXECUTIVE PROFESSIONAL EXPERIENCE

Oliver Wyman, Partner and India Head – Mumbai, India

2013 - 2015

- Led the India business and transformed the firm into a leading management consultant for the top financial services companies in the country.
- Worked with one of the top finance companies in India to develop its end-to-end business plan for transforming into full-service bank in India.
- Developed a long-term strategic business plan to expand the market share and profitability of one of India's leading infrastructure finance companies.
- Developed an international growth strategy for a leading asset management company.
- For a global industry association, developed a long-term comprehensive strategy to harness the gold assets in India.

Citigroup

1984 - 2012

Held various roles during 28-year career with the firm, including:

Head of Central, Eastern Europe, Middle East and Africa, Financial Institutions Client Coverage – London, UK

- Led this key customer vertical across 36 presence and 54 non-presence countries. Grew the business by 17% in 2011 in spite of the difficult economic environment.
- Developed an end-to-end strategy for this business and dramatically restructured and repositioned it. Decentralized the organization structure and moved resources closer to the customers.
- Changed the target market, de-risked the portfolio and made the business customer centric and growth focused. In this process, closed business in several countries and terminated relationship with many marginal clients.
- Established Citi as the market leader, positioning the business to continue aggressive growth into the foreseeable future.

Head of Global Transaction Services for Africa, Regional Product Management – Johannesburg, South Africa

- Managed the Global Transaction Services business in a complex region comprising 14 presence and 28 non-presence countries, ranging in sophistication from South Africa to Sudan. Oversaw 40+% of the total Citi Africa business.
- Developed and implemented a strategic business plan which contributed to outstanding results. Achieved record revenue growth and profitability with 3-year CAGRs of 25% and 57%, respectively.
- Started and established profitable Securities and Fund Services business in South Africa, Nigeria and Morocco.
- Won several industry awards including Euromoney's Best Cash Bank in Africa in 2008 and 2009.

Group Head of India, Corporate Banking – Mumbai and New Delhi, India

- Managed India's corporate banking business comprising over 1000 top corporate relationships in the country.
- Grew revenues by over 25% YoY by acquiring new clients, introducing new products and increasing cross sell.
- Managed a dedicated professional team of over 100 senior corporate bankers across the country.
- Structured several complex deals in Debt Distribution, Underwriting, M&A, Project Finance, and FX Derivatives.

Country CEO, Universal Banking – Bangladesh, Kenya and Zambia

- Managed the startup of a successful new full-service bank in Bangladesh, obtaining a banking license and other regulatory approvals, setting up systems and processes, and recruiting a new team of professionals.
- Built a strong wholesale banking business and made Citibank the fifth largest foreign bank out of 14, within 3 years.
- Worked closely with the government, IMF, and World Bank to develop strategic initiatives in the areas of privatization, development of local currency market, the capital markets, and the foreign exchange market.
- Was appointed a member of the Finance Minister's internal think tank on matters concerning the financial sector.
- In Kenya, grew revenues 25% YoY, doubled EBIT, and quadrupled net income. Exceeded Plan on all aspects of the balanced scorecard – financials, customers, people, and processes.
- Successfully integrated ABN AMRO's business into Citi, Kenya's largest ever financial services acquisition.
- Improved customer satisfaction levels (71% to 91% in Kenya; 56% to 86% in Zambia) and employee satisfaction levels (27% to 81% in Kenya; 40% to 76% in Zambia).
- Concluded two pioneering strategic transactions to facilitate oil imports for the Zambian government, helping the country avert a fuel crisis and resulting in a strategic partnership with the government for economic development.
- In Kenya, established a successful partnership with Safaricom for its m-Pesa Mobile Banking offering.
- Developed and implemented the bank's internet strategy for Zambia and made it the leader in technology in the region.
- Significantly enhanced the Risk and Compliance standards and controls in all 3 countries.
- Won several independent industry awards including Company of the Year (2002 and 2005), Number 1 Bank in Kenya (2003), Most Respected Company (2005), and Bank of the Year (2006).

EDUCATION

New Delhi, India

1983

Chartered Accountant; Placed in the All-India merit list

Delhi University, New Delhi, India

1979

Bachelor of Commerce (Hons.); Ranked first in college every year of study

