

DEVIINDER GUPTA

Profile Snapshot: I am a visionary entrepreneurial professional, possessing a record of strong decisive executive leadership for four decades in multi ethnic environments, consistently delivering high levels of growth & profit. An individual endowed with innate problem solving flair, business turnaround competence with board level, corporate governance and global experience across industries in different countries. Acted as a director on over a dozen Boards.

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CAREER PROFILE

MD & CEO NCML Finance Private limited, India: Agri focussed start up NBFC incubated by Fairfax Canada through NCML (Assets of \$ 64 bn) with a capital commitment of \$ 50 mn (2015 - 2019).

Implemented a business model conceived on excel sheets and shaped it into a highly profitable business spanning across the agri value chain for commodities. Mentored and led a team of young executives, achieved a yield of 14.19% on cumulative disbursements of \$ 130 mn with NNPA of 0.56% making the company 2nd largest in the domain of Warehouse Receipt Funding. Obtained long term rating of A+ in first year and placed Commercial Paper.

CEO BFSI ISON BPO, Kenya: BPO with group presence in 28 countries in Africa and Asia (Jan 2014 -April15).

In a new business vertical akin to a startup generated revenue from different verticals across geographies within nine months with a new team. Initiated lasting relationships with stakeholders in BFSI domain to give them benefit of operational efficiency, risk mitigation & cost optimization.

Group CEO, ABC Bank, Kenya: Financial services group in East Africa with presence in Banking, Capital Markets and Insurance (2010-13).

Increased net profit by 140% and balance sheet by 116% by **transforming a 25 year old promoter managed group into a professionally managed performance driven organisation, winning banking awards for, 'Fastest Growing Bank', 'SME Bank', 'Best Bank', 'Product Innovation' & 'Best Bank in Technology Use'.**

- Planned & implemented, 'Change Management' around pillars of customer centricity, employees & BPR.
- Established, PMO for implementation of 24 projects for new technology: CRM, HRMIS & DMS etc.
- Innovated a new product for SME with 100% credit insurance.
- Forged, strategic partnerships for SME thrust with ATI, AGF, SACE, EPZ, EPC & Investq.
- Implemented successfully structured commodity funding.
- Formulated and implemented 5 year strategic plan for balance sheet growth and capital raising.
- Converted, a loss making bank acquisition in Uganda into profits.
- Launched, risk based audits, as **Chairman of the Board Audit & Risk Committee at ABC Capital Bank.**

Chief Strategy & Treasury, NCDEX: World's fifth largest agricultural exchange (2007- 09).

Initiated strategic changes to turnaround the company, loss was converted to profit. Improved treasury yields by 20%, managing funds of up to \$180 m. Handled disinvestment of Goldman Sachs, S&P and ICE.

- **Devised, new investment policies** for exchange funds, SGF and IPF & obtained approval of the board.
- Conducted, feasibility study for setting up commodity exchange in Ivory Coast.
- Formulation & execution of Strategy, Budgeting, MIS, Performance analysis, preparing/presenting Board presentations. **Developed a five year business plan for exchange for board and investors.**

ICICI Bank: Experience of over a decade from being part of the start up team to leading growth across various business verticals in India's second largest bank, listed on NYSE. (1996 - 2007).

National Head, Government Banking Group: (2005 - 07)

Promoted as head of new SBU, generated income of \$20m p.a. by evolving & implementing a high growth business model, for ICICI group's penetration into government segment.

- Enhanced, e-governance by leveraging on technology & partnering with government of India at all levels.
 - ~ National Rural Health Mission: Evolved, a web based application for centralised financial management of \$1.8 bn from Centre downwards till village with online sanctions/ utilization/ MIS. \$200m float for bank.
 - ~ **National level projects:** Scholarship card, Online tax payments, MCA21 & DGFT licenses.
 - ~ State level projects: online payment of stamp duty/VAT/Excise, E Mitra & E-Seva. \$4m fee income.

Joint GM, Special Assets Management Group: (2002- 05)

Reduction of NPA level to 0.71% from a peak of 8.1% and base of \$5 bn in 2001. Earned income of \$ 61m. Promoted to National Head of Government Business.

- **Resolved, 754 stressed/NPA accounts by structured solutions**, M&A, OTS, Sell down, Business/ Financial Restructuring bilaterally at CDR forum and with global institutions-IFC, ADB & CDC etc.
- Set up a new National level team, "Commando" to structure solutions through working capital.
- De-stressed debt of \$165 m by strategising demerger of a company. Increasing its market cap by 10 times.
- Structured & negotiated transactions worth \$78m for debt asset swap & real estate sale.
- M&A, valuation and sale of companies/businesses worth \$67m. Cash collection of \$27 m.
- Negotiated sale of residual portfolio with Morgan Stanley, Lehman, Clearwater Capital & Kotak Group.
- Acted as Nominee Director on 15 boards, Chairman of Directors in 2 companies with multiple complexities.

EVP, Retail Banking, Mumbai: (2001- 2002)

Doubled the business in 10 months from \$ 381 m to \$ 786 m which was equal to cumulative business generated in 7 years & achieved 120% increase, in customer base. Promoted to Joint GM.

- Achieved, third party sales of \$317 m with new sales structure, sales force of 100 & 1727 brokers.
- Successfully established Banc assurance and Wealth Management businesses.
- Devised, an automated lead fructification method, unique campaign management & referral programmes.

- Executed, setting up of 60 ATMs and 3 branches in 10 months. Administrative control of 25 branches
- Mentoring, team building, career planning & development of 376 employees.
- Enhanced, profits by migration of 52% customers to non-branch channels, against benchmark of 35%.
- **Implemented, Six Sigma & Siebel for service quality & customer retention. Achieved 2.5 sigma.**

SVP, Corporate Banking, New Delhi: (1999 - 2001)

Achieved 450% increase in loans from \$ 58 m to \$267 m with 100% growth in profits. Promoted to EVP.

- Increased "Share of Wallet" in corporate relationships. Exit from 90% of stressed accounts.
- Initiated & developed relationship with MNCs (LG, Electrolux, Nestle etc.) & PSUs (IOC, BHEL, etc.)

VP, Branch Banking, Punjab: (1996 -99)

Set up regional retail foot print and brand in agrarian heartland of Punjab & Haryana. Redefined the break even of new branches in 6 months against bank's benchmark of 12-24 months. Promoted to SVP.

Indian Overseas Bank: P.O. to Senior Manager, in 19 offices. (1981-1996).

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EDUCATIONAL/PROFESSIONAL QUALIFICATIONS

CAIIB, Mumbai; Marketing Management, Delhi; B.A. Economics (Hons.), SRCC