

Profile of KSMC-RFS



KALYANARAMAN STRATEGIC
MANAGEMENT CONSULTANTS

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Specialists in Retail Financial Services



Introduction

The banking and financial services sector is often considered to be one of the most traditional businesses in any economy. However, this sector, responding to the new age economy, has undergone a transformation over the past few decades the world over and especially in the Asian sub-continent.

KSMC-RFS has been conceived to serve the needs of a wide spectrum of retail financial service providers, including banks in the private, public or cooperative sector, NBFCs, HFCs, MFIs, real estate developers and other allied service providers. We also envision serving the needs of PE / Venture Capitalist / Multi-lateral or international agencies in Asia and African Sub-continent.

Our Vision

To contribute & shape the landscape of the new age economy towards a world of human, fair, dynamic, stable, responsible and trustworthy organization of the world eco-system.

Our Mission

To assist over a 100 client organizations from financial & real estate services sector, small & family managed businesses, and community oriented projects to evolve through a strategic thinking process as leaders in their business & community touching million lives and respected brands in the market place by 2020.

Our Values

Our values are firmly based on a customer centric approach to management consultancy services, deeply entrenched on the pillars of integrity, honesty and trust. We aim to add value to our client organization, and its internal and external customers.

The principal consultants and associates of KSMC have hands on experience in the retail banking sector especially mortgage business, having worked in senior management positions in this area in India and the Middle East markets.



Our Services

Our core solutions have been around the building blocks of the financial services sector to manage the dynamic & evolving world economy. Our consulting process is all about being part of implementation team bringing value to our clients.

Our Consulting Blocks in the financial services space

**Strategic Planning for Retail
Asset business and Real
Estate Sector**

**Risk
Management
(Review, Design Credit &
Operation risk, Credit
Scoring Model)**

**Securitization, Portfolio
Reviews, Valuation and
Business Audits**

**Employee Training
(Behavioral & Functional –
Class room & E- learning)
Certified by Thomas
International for
Psychometric Testing**

**Product
Design, Distribution
Network, Brand Promotion,
Customer Experience**

**Business Analytics tools for
Business Origination,**

1. Strategic Planning for Retail Asset business and Real Estate Sector

The strategic planning process should be the fountain head of any business unit in a dynamic environment with myriad of challenges posed by the regulatory framework as well competition from the unrelated businesses. We at KSMC-RFS handhold our client organizations in creating frameworks and draw the road map for implementation of short-term and long-term plans

We assist in conceiving and implementing strategies successfully contributing to P&L of the financial institution.

2. Designing Risk Framework

Designing products & services, meeting the target group of the financial services sector is a challenge. It is also necessary to map the products & services to the credit and operational policy framework of the organization to ensure regulatory compliance. KSMC-RFS helps in designing credit & operational policy framework considering the existing basket of product offerings, proposed new products & customer segments and the geographical expansion being planned. The expertise of the consultants in KSMC-RFS with domain knowledge in retail financial products can be effectively used for implementation of score card based model for customer acceptance and risk based pricing.



3. Securitization, Valuation, Portfolio Reviews and Business Audits

We assist financial institutions in securitization of assets. We represent our clients for cherry picking of portfolio based on their norms and our trusted partners have expertise in portfolio valuations protecting the interest of the institutions.

While securitization may be needed at a particular juncture, we do advice and undertake rigorous reviews of existing portfolio to create frameworks for identifying early alerts and help the organization to have internal ratings of the portfolio quality. We measure the quality of assets and also help in drawing a policy for alignment with internal controls or to conform to investors' perspective.

In addition to the portfolio reviews, we do undertake operational, process and business audit of branch operations or franchisee operations of the institution from a multidimensional perspective.

4. Training and Education

Capability Building is a focus area for KSMC-RFS. We specialize in conducting

- Skill based functional and behavioral class room training*
- E-learning: build programs exclusively for institutions*

We have executed functional and behavioral training programs for financial institutions based on the BOO /BOOT/BOT principles. Our effort has always been to custom design the training modules and develop specific to the organization bringing out the uniqueness of the organizational process, system and culture. The facilitation process has been focused on developing case studies specific to the market and customer segment of the institution thereby simulating the field experience in the classroom to internalize the learning's.

We are in the process of building content based E-Learning platform that can be accessed by finance professionals. We would also provide an independent platform for internal assessments of its employees on functional aspects and be a certifying agency as per the norms of the Institution.

4a. Psychometric Testing

Our Principal Consultants are certified in Psychometric Testing by Thomas International. It can be effectively used for

- Recruitment & Selection*
- Training Needs Identification*
- Team Building, Leadership development and Managerial Development programs*



5. Business Analytics

It is important for organizations to understand and create opportunities in multiple areas of business, right from risk management to managing customer relationship to combating frauds or complying with regulatory norms. Business Analytics is the science of understanding the data of the organization be it from business intelligence perspective or from creating models as per the need of the business.

6. Customer Experience- Understanding and building Customer Voice

The customer being at the core of every business, it is essential to understand the experience to map the delivery model of the organizational products and services. We help our client organization in building the foundation for a customer centric organization by putting in place the following five elements

- *Mapping and Review of existing sales delivery process.*
- *Critical decision making factors for the customer in purchase decision.*
- *Human factor – Moment of Truth.*
- *Training and Development of Retail team and entire organization to deliver the promise.*
- *Brand experience inputs to brand positioning being communicated.*

6a. Design and Implementation of Retail Distribution Model

The basic concern of every financial institution is to increase the business mix. In order to increase the deposit and loan base of the financial institution, it is necessary to increase the reach of its products. We assist in

- *Design, Implementation and audit of Retail Distribution Model*
- *Conducting exploratory market research studies*



Profile of Consultants

S. Kalyanaraman Iyer- MBA

Kalyan is the Chief Operating Officer of Kalyanaraman Strategic Management Consultants (KSMC). He has more than two decades of accomplished experience in the fields of Retail Banking with a focus on Mortgages, FMCG and Management Education. His functional expertise is in managing a strategic business unit, Product Policy Programs, Credit and Risk Management, and functional training programs for large mortgage institutions in India during the course of his corporate career. He brings with him a rich experience of having worked in every facet of the retail lending business. Today, he has ushered KSMC to support institutions in the banking & financial services sector and also family owned businesses in the real estate industry.

The career association in the financial space has been with Al Rajhi Bank, Riyadh, Kingdom of Saudi Arabia (KSA) as Head – Mortgage Business, ICICI Bank, Mumbai, India, as Head Training – Mortgages (Product Policy & Risk), GRUH Finance Ltd., Mumbai, India as Regional Manager, Maharashtra. He worked with Indian Institute of Management (IIM), Ahmedabad, India as Research Associate. He also worked with National Dairy Development Board (NDDB), Anand, India and Dinshaw's Frozen Foods, Nagpur, India during the initial years of his career.

Business Associates

Libra Associates

Adv. Neelam Alwin George, LL.M (Commercial Laws)

Neelam has been a University Rank holder and Gold Medalist while graduating in Law. She has 17 years of experience as a legal professional having worked with corporates and now runs a successful consulting firm Libra Associates based at Nagpur, India. The firm consults banks & financial institutions, developers, and individuals for property documentation. She also conducts training for staff of financial institutions. She has published number of books to her credit.

Neelam started her career with Consumer Education Research Council, Ahmedabad (CERC) and then worked with GRUH Finance for a decade heading the legal cell at the corporate office before moving into retail having had experience of entire gamut of retail lending right from starting a branch to credit appraisal, team management and above all collections.



Subash C V – MBA, (Consultant, Trainer, Guest Faculty at Management Institute)

Subash is a career banker with over 21 years of experience in retail assets. He has worked across South, Central, North & Western regions of India. He has had opportunity to work in diverse roles such as Sales Manager, Branch Manager, Regional Manager and Head Product & Programs in Commercial Vehicle and Auto Loan markets in India and Middle East. His key skill-sets include Distribution & Key Account Management, Sales & Marketing, Strategy formulation & Execution. He is passionate about Leadership & holistic living.

He worked with two prominent brands, Sundaram Finance, the pioneers in vehicle finance and ICICI Bank in retail banking in India. Last position held was Business Head of Auto Loans with Al Rajhi Bank, a leading bank in Middle East, headquartered at Riyadh, Saudi Arabia.

Subash is currently pursuing INSEAD's Leadership Program for Senior Indian Executives (ILPSIE) 2012-13. Active blogger spends free time in philanthropy, music & reading.

Sine Management Consultants and Sineedge Consulting Private Ltd

Sitaraman Swaminathan MBA

Sitaraman has over 20 years of experience in the retail lending industry in India and has worked at senior positions managing different loan portfolios with different organizations including Indian companies and multinational banks in India. He has proven track record of setting up successful start-ups in terms of new branches/ businesses. He is an expert in mortgages, and also experienced in Auto loans, Personal loans & Loans against Shares having managed businesses and risks across diverse organizations. The organizations he has worked with include Deutsche Bank, Standard Chartered Bank, ABN Amro Bank, HSBC, AIG and GRUH Finance Limited.

Neville Seth- ACA (Associate Member of Institute of Chartered Accountants of India)

Neville has over 15 years of experience in Financial Management and the retail lending industry in India. He has experience in setting up and managing large underwriting shops for the mortgage business and also underwriting large ticket structured transactions. He is skilled in evaluation of diverse customer segments, properties and complex transactions across India. The organizations he has worked with include GE Money, ICICI Bank, Bridgestone, AIG and India bulls Financial Services.



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Contact us

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We/Understand/Relate/Create