

**Srinivasan Gopalakrishnan**  
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### **OBJECTIVE**

To seek challenging and interesting career in the financial service industry with customer focus, where I can contribute meaningfully and grow professionally.

### **PROFESSIONAL QUALIFICATION**

Associate Member of The Institute of Chartered Accountants of India (May 1996).

Graduate Member of The Institute of Cost and Works Accountants of India (June 1995).

Certified Internal Auditor of the Institute of Internal Auditors USA (Nov 2003).

Chartered Financial Analyst USA (Level 1).

### **Work Experience**

- 19+ years Financial Services industry experience at various commercial and investment banks in Bahrain including Al Salam Bank, Investcorp Bank, Ahli United Bank.
- 5+ years Audit, consulting and secondments to various banks including Arab Banking Corporation, Arcapita and ARIG Reinsurance company and large corporates.

### **Major achievements:**

- As part of the FAS 30 IFRS 9 implementation team, worked with Ernst & Young consultants and prepared the initial impact assessment of impairment provisions on CAR and involved in identifying the staging criteria for the financing and debt portfolio of the bank.
- Involved in the implementation and enhancement exercise of Risk Authority system by Moody's used for assigning the Credit Risk Weight asset numbers in accordance with Basel III norms.
- Enhanced the MIS and risk reports which helped the management to take decisions in terminating expensive deposits and to maintain the required liquid coverage ratio.
- Participated in 3 due diligence exercises from Finance department and facilitated the process by providing the necessary information to the consultants and reviewing the valuation reports provided by them.
- Worked with 10XDS in Robotics implementation as a part of automating the regulatory reports.
- Improved the trust service business, which resulted in doubling the number of trust clients resulting in approximately BD1 million as trust fee income for the past 6 years.

### **JOB PROFILE**

#### **Al Salam Bank- Vice President (Head of Risk MIS (Jun-18 till Feb-20)**

As a head of Risk MIS, my work includes:

- Managing timely and accurate IFRS 9 ECL provision numbers on a periodic basis through ECL tool and communicate the same to various stake holders.
- To oversee processes to perform data enhancement task in ECL tool, maintain and optimize to improve efficiency and minimize errors.
- Prepare the Board pack (includes Credit, Market and Operational risk), ICAAP, Liquidity reports and Risk Appetite on a periodic basis,
- To conduct periodical Red flag meeting with business credit risk and senior management members to discuss the action plan proposed by business for collecting the dues.
- To organize for annual ECL model validation and handle the queries of internal, external and regulatory auditors

**Al Salam Bank- Vice President (Head of regulatory reporting & trust services (Dec-08 till Jun-18)**

As a head of regulatory reporting, my work includes:

- To finalize various periodical regulatory reports for the Bank and submit it to the Central Bank of Bahrain (CBB) within the stipulated deadlines.
- Involved in the annual and quarterly financial statement closing process, Preparation of Financial statements, Peer group analysis, MIS reporting, BOD presentation and in the annual Budget preparation exercises.
- To organize for the various ad-hoc reports and provide the required information and responses to the queries raised by the CBB.
- To provide the senior management and the regulators with the CAR and liquidity ratio impact analysis on new investment appraisals and fresh financing requests.
- To provide the auditors with the necessary information and organize for their review report on the regulatory reports and submit the same to CBB.
- To work with IT, Risk and other departments on automating the regulatory reports.
- To provide necessary guidance, and support to my team members.

As a head of Trust services, my work includes:

- To work with service providers from set up of trust companies till liquidation as requested by Private banking clients for providing nomination services.
- To ensure that the client instructions are processed accurately and in a timely manner.
- To organize for accounting, auditing, Commercial Registration certificate renewals, removing MOIC violations, invoice the trust clients and duly account and collect the fees.

**Investcorp Bank (Associate Vice President – (Risk management Hedge Funds) from March 2005 to December 2008).**

As an accounting professional and risk analyst my work included:

- To analyze the portfolio data through the Risk Management system and produce MIS reports including Risk reports, Exposure reports for the senior management.
- To periodically verify the correctness of the financial statements of the various funds and ensure correctness of the Net Asset Value (NAV) calculations.
- To independently value the various exchange traded and derivative securities in the portfolio using Bloomberg and various other valuation tools.
- To monitor compliance by the Fund Manager to the Investment mandate provided by Investcorp and carry out reconciliation checks between Prime brokers and Fund managers.
- To ensure Fund Managers adherence to the requirements of US regulatory authority and SEC.
- To constantly interact with technology team and focus on automating the risk report generation process.

**Ahli United Bank (Asst. Manager, Internal Audit (Commercial Banking, Private Banking and Treasury) from November 2001 to March 2005).**

At Ahli United Bank specialized in the audits of Credit, Treasury and Private Banking and Wealth Management areas in Bahrain and London. Also handled audits in the following areas Viz. Retail, Financial Control, Operations, Fund Administration and Compliance functions.

Work entailed included:

- To conduct and supervise operational and functional reviews in line with agreed audit plan to ascertain compliance with the Bank procedures, local regulations and sound banking practice.
- Maintain high quality draft audit reports, ensuring focus on risk-based findings. Assign appropriate risk rating to the findings raised i.e. High Risk, Control Weakness and Observations.

- To recommend changes and enhancements to the Bank's procedures and control functions, in order to minimize risks and achieve efficiencies associated with tasks performed in assigned areas.

**Ernst & Young (Bahrain) (Senior Accountant – Assurance and Business Advisory services in Ernst & Young from August 1997 till November 2001)**

At Ernst & Young largely, involved in audits and consulting assignments of companies in the financial service industry (FSI). My key clients were:

**Arab Banking Corporation Group**

I was involved in the audit of Arab Banking Corporation Group for two years. Areas covered during the audit were Credit, Treasury, Marketable Securities, Islamic Banking and Operations.

Work entailed:

- Audit planning including system analysis, risk assessments, developing audit approaches and detailed program for Substantive procedures.
- Ensuring timely and efficient execution of audit program and field work.
- Supervision of junior staff and review of their work and also involved in quarterly reviews of the bank.

**Arcapita Bank & ARIG Reinsurance Company B.S.C (c)**

Work entailed:

- To prepare various MIS reports including the PIR report for the Bank.
- to study the existing accounting system and develop internal controls in the financial controls department,
- devised a system for insurance agent reconciliation.

**A.F.FERGUSON (India) (Audit Manager with A.F. Ferguson & Co., Chartered Accountants, Chennai from April 1997 to August 1997)**

At A.F.Ferguson, served as Audit Supervisor of various audits and other special assignments. Work entailed includes Planning and supervision of statutory audits and internal audits of companies. Involved in Branch audits of Hindustan Lever and Asea Brown Boveri (A.B.B)

**M.C.Ranganathan & Co. Chartered Accountants (Audit Manager from July 1992 to July 1997)**

M.C. Ranganathan is one of the oldest firms in India. At M.C. Ranganathan, involved in various audit and accounting assignments. Work entailed includes Planning and supervision of statutory audits and internal audits of companies.

**PROFESSIONAL COURSES AND TRAINING ATTENDED**

- Update IFRS courses organized by Ernst & Young Middle East.
- Anti Money Laundering, Basel III, course conducted by BIBF.
- Derivatives, Audit and Accounting 2 & 3 courses organized by Ernst & Young Middle East
- Introduction to Islamic Banking organized by Ernst & Young

**COMPUTER LITERACY**

Working knowledge of MS office 2000, Temenos (T24) AS 400, ACL, OPICS system and Risk Authority system and Bloomberg.

**EXTRA CURRICULAR ACTIVITIES**

National Cadet Corps (N.C.C) "A", "B" and "C" Certificate Holder.

Represented Inter College Badminton & Cricket team as captain.

Attended many leadership camps conducted by National Cadet Corps

Hobbies included traveling, Gardening and Organising events and sports.

**PERSONAL INFORMATION**

Date of birth	15 August 1972
Marital status	Married with three children.
Nationality	Indian