



PINAKI ROY

- Address: Flat 4C, 377 A P.A.S Road
- Sudakshina Apartments Kolkata-700068, India
- Contact: + 91 7506119776/ + 91 9674641256
- Email: pproy1956@gmail.com/
pinaki.roy@atrios.in

- **Independent Consultant**
- **Former Managing Director**
West Bengal Infrastructure Development Finance Corporation
- **ICC Banking Commission**
Member, Working Group on Digitalization of Trade Finance

KEY EXPERTISE

- Credit Certified Documentary Credit Specialist
- General Banking and Credit
- Corporate Treasury
 - Trade Finance
 - Forex Management
 - Supply Chain Finance
 - Corporate Finance

PROFILE AT A GLANCE

- Former MD and CEO of West Bengal Infrastructure Development Finance Corporation (a non-banking finance company owned by Government of West Bengal)
- Subject Matter Expert- ICC Academy Singapore for
 - Webinar on “A Corporate Perspective: SCF and TF
 - Webinar on “Digitization of Trade: The Road Ahead”
- Government of India's Nominated National Expert to United Nations Centre for Trade Facilitation and e-Business (UN/CEFACT)

- A former banker with over 40 years' experience. An achievement oriented professional with strong business acumen and a proven record of profit improvement through planning and implementing strategies; Able to set effective priorities and handle multiple assignments under high pressure within tight deadlines; Adapt easily to new concepts and responsibilities.
- Frequent expert panelist at industry conferences and has served as a guest faculty member at several leading educational institutions across India

PREVIOUS EMPLOYMENT

Organization	Designation	Duration
WBIDFC (Government Undertaking)	Managing Director and CEO	Dec 2017- Dec 2019
Atrios Consulting	Principal Consultant	Feb 2017- Oct 2017
Techno India University, Kolkata	COO-Strategic Finance	April 2016- Jan 2017
Reliance Learning and Development Academy	Vice President- Corporate Finance	Jan 2015- June 2015
Reliance Industries Ltd (Fortune 500 company)	Vice President and Head -Trade Operations (Project Treasury)	Mar 2006- Dec 2014
Reliance Infocomm Ltd	Head – Trade Finance	May 2002- Mar 2006
Axis Bank	Assistant General Manager	Dec 1998- Jan 2002
IndusInd Bank	Manager – Forex & Derivatives	Jan 1998 – Nov1998
Ceat Financial Services Ltd (RPG Group)	General Manager	Jan 1995– Dec 1997
Usha Martin Industries Ltd	Assistant Vice President	Oct 1993 – Dec1994
State Bank of India	Manager – Foreign Department	Jan 1985 – Aug1992
State Bank of India	Probationary Officer	Dec 1982- Dec 1984

- Organization:** West Bengal Infrastructure Development Finance Corporation
Designation: Managing Director (MD) and Chief Executive Officer
Job Role: I joined West Bengal Infrastructure Development Finance Corporation as the MD and CEO in December 2017. The MD of the corporation which is wholly owned by the government of West Bengal is equivalent to a Special Secretary in Government of West Bengal. In 2016-17, the corporation made a profit after tax (PAT) of Indian Rupees 110 Million. While the PAT in 2017-18 and 2018-19 were Indian Rupee 350 Million and Indian Rupees Rs 570 Million, respectively. The non- performing assets stood at 8% in December 2017. The NPA level came down to 0.5% in December 2019. I also recovered Indian Rupees 560 Million from a Public Sector bank in a fraud perpetrated by a branch manager of the bank in 2012-13. In short, I turned around a moribund state-owned Non- Banking Financial Company into a thriving, dynamic commercial organization (INR 75 equals 1 USD approx.)
- Organization:** Techno India University, Kolkata, India
Designation: Chief Operating Officer-Strategic Finance
Job Role: Management and implementation of all CSR (Corporate Social Responsibility) activities.
- Organization:** Reliance Learning and Development Academy
Designation: Vice President –Corporate Finance and Head – Trade Operations, Project Treasury
Job Role: As faculty in the Learning and Development Academy I was responsible for coaching and mentoring the Reliance Industries officials who appeared for the CDCS (Certified Documentary Credit Specialist) certification examination, conducted by IFS University College, London. Most of the CDCS holders in Reliance today were coached by me. I was a mentor to many of the Reliance Trade Finance officials who hold important assignments today.
- Organization:** Reliance Industries Limited (Fortune 500 company)
Designation: Vice President –Corporate Finance and Head – Trade Operations, Project Treasury
Job Role: In 2006, I was posted in London and was assigned the task of monitoring transferable LCs. On my return in 2008, I was instructed to manage UPAS (Usance Payable At Sight) LCs in the times of Great Recession .When Reliance ventured into Telecom with Jio, I was entrusted with the task of structuring UPAS LCs for imports and the LC structure with the necessary changes was used for domestic fund raising funds for Reliance Jio.
- Organization:** Reliance Infocomm Limited, Mumbai
Designation: Head – Trade Finance
Job Role: I joined Reliance Infocomm in May 2002 and was assigned the task of ensuring smooth transmission of all SBLCs favouring Lucent Technologies and vetted all incoming SBLCs from ILD vendors. In addition to SBLCs, I was handling all LCs covering handsets and the raising of non- fund-based limits from banks. As RBI opened with LC based short term funding which did not require RBI approval, I became full -fledged trade finance practitioner.
- Organization:** Axis Bank, Calcutta
Designation: Assistant General Manager
Job Role: Opened the bank’s Siliguri Branch as Assistant General Manager and Branch Head; Posted as Assistant Vice President (Credit) in Calcutta Main Branch subsequently.
- Organization:** IndusInd Bank Calcutta, India
Designation: Manager (Forex and Derivatives) - Eastern Region
Job Role: Management of foreign exchange and derivatives for the bank for its leading clients in the region

- Organization:** Ceat Financial Services Limited (RPG Group)
Designation: General Manager and Head- Forex Advisory and Trade Finance
Job Role: Managed Foreign Exchange for RPG Group companies like Ceat India Limited, HVM India, KEC International and Calcutta Electric Supply Company and offered customized solutions for trade finance and derivatives for group companies
- Organization:** Usha Martin Industries Limited, Calcutta, India
Designation: Assistant Vice President and Head -Foreign Exchange
Job Role: Managed the entire foreign exchange exposure of the company arising out of exports and imports and advised the top management to form a risk management strategy. Responsible for compliance with the international practices and Reserve Bank of India regulations.
- Organization:** State Bank of India
Designation: Corporate Forex Dealer
Job Role: Covering all merchant transactions for the entire bank. Approximately 45% of all Indian Exports and 36% of Indian imports were handled by the centralized department of State Bank of India. Monitoring of the Forward Contract booked for the clients. Was instrumental in implementation of Reserve Bank of India's *Liberalized Exchange Management System (LERMS)*, the first step towards Indian's Economic Reforms, for the Bank as a whole.

Designation: Officer in Charge (Reconciliation of Canadian Dollar Nostro accounts)
Job Role: Reconciliation of Canadian Dollar accounts of State Bank of India, maintained with Canadian Imperial Bank of Commerce, Royal Bank of Canada, Bank of Montreal and Toronto Dominion Bank. Correspondence with aforesaid banks for resolution of dispute regarding "unjust enrichment" and other issues

Designation: Officer in Charge (Imports & Exports), Institutional Banking Division
Job role: Retirement of import bills, opening of letters of credit, purchase of export bills, Ensuring compliance with Uniform Customs and Practice for Documentary Credits ("UCP"), Export-Import Manual and Foreign Trade Policy

HONOURS AND ACHIEVEMENTS

- Frequently invited as an expert panelist at various industry conferences including Exporta Mumbai (February 2015), SIBOS-Annual event of SWIFT (Boston 2014), GTR Conference Singapore (September 2014 and September 2017), Exporta, Hamburg (June 2014) and 'Bank Payment Obligations' SWIFT seminar (London 2013), ICC Academy Supply Chain Finance conference ,Singapore(2017)
- Invited as guest faculty at leading institutions of India, including XLRI - Jamshedpur, SBI Staff College – Hyderabad, Income Tax Regional Training Centre – Calcutta, Institute of Chartered Accountants of India (ICAI) and Institute of Cost Accountants of India.
- A finalist of BBC Mastermind India Quiz, 2002.
- Governing Body Member-International Institute of Management Sciences,Kolkata

PROFESSIONAL & ACADEMIC QUALIFICATIONS

- Certified International Trade Professional (CITP) from Forum for International Trade Training, Canada
- Certified Documentary Credit Specialist [CDCS] from London Institute of Banking and Finance, UK [valid till April 2020]
- Certified Associate of Indian Institute of Bankers [CAIIB]
- Certificate in International Trade and Finance [CITF] from London Institute of Banking and Finance, UK
- Diploma in International Banking and Finance from Indian Institute of Banking and Finance
- Bachelor of Science from University of Calcutta, India.

REFERENCES

- Mr. V Srikanth,
Joint Chief Financial Officer,
Reliance Industries Limited
10th Floor, Tulsiani Chambers,
Nariman Point, Mumbai 400021, India.
Email id: srikanth.venkatachari@ril.com.
Phone 912235556320

- Mr Swaminathan J,
Managing Director,
State Bank of India.
Corporate Centre,
State Bank Bhavan,
Nariman Point, Mumbai 40021
Email: dmd.finance@sbi.co.in
Phone: +912222741970.

