

Karthik Venugopal | Senior Risk SME & PM

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Base location: London | UK Citizen



Karthik Venugopal

Personal Statement

Karthik is an experienced thought leader in Banking, Risk Management (Credit Risk, Market Risk and Operational Risk), Enterprise Change and Data Management with 15+ years of experience leading projects in Data Management & Risk Management, across UK, Europe, Asia & Africa

He has strong delivery experience implementing Basel 2, Basel 3 and Basel 3.1 in several roles such as a Business Analyst, Project Manager, Program Manager, pre-sales and leadership experience.

He has strong expertise in the execution of enterprise-wide complex change with speed using multi-disciplinary skills in Program Management, Project Management, Business Analysis and Enterprise Architecture using delivery change frameworks (Prosci, Kotter, Agile) & EA frameworks (TOGAF, Zachman). Strong industry and consulting experience in commercial banking & risk management.

Key strengths: Speedy execution of complex programs, Innovation, Thought leadership, ESG, Climate Change, turning anything new into BAU

Professional Experience Highlights

- **LBG | Project Manager| Basel 3.1 implementation:** Implementation of Basel 3.1 for SACCR and non-SACCR products in Moody's RAY
- **Basel 2/ Basel 3 implementation - credit risk, market risk, operational risk & liquidity risk | Program Manager/ Lead Consultant :** Ahli United Banking group, Bahrain – implementation of Basel 2 reporting solution, Riyadh Bank (Saudi Arabia)- risk control assessment for Royal Bank of Scotland,
- **Visa Europe | Data Privacy Implementation| Program Manager:** Enterprise wide implementation of GDPR, PSD2 & ISO27001 - 23 weeks, <£100k, 78 resources- process mapping, gap analysis, risk control assessment, assurance with new processes & procedures to meet compliance needs
- **BNP Paribas Personal Finance:** Enterprise wide process mapping for GDPR compliance
- **Riyad Bank (client of KPMG), Saudi Arabia:** Enterprise wide risk control assessment, process mapping, documentation of risks, controls and KRIs to implement operational risk framework
- **Sudanese Islamic Bank (client of KPMG), Sudan:** Due Diligence of bank for capital expansion
- **HSBC:** Gap analysis of compliance to BCBS239, involved review of policy to meet compliance
- **Barclays:** Compliance Gap analysis of BCBS239 for Retail Assets, Wholesale Banking & Investment Banking

Banking industry experience

- **ICICI Bank, India:** 6 years managerial experience in wholesale banking and retail banking. Managed post-sanction credit processes for asset portfolio of £18 Billion+. Sectors included agri-finance, Large Corporates, Oil& Gas, Infrastructure & Special Assets Management
- **Retail Banking:** Was a branch manager managing a large retail branch (1.2 Billion+ deposits) with 60+ staff. Managed retail liabilities, retail assets, wealth management & insurance products. Experience in retail operations (liabilities, retail assets- auto loan, home loan, personal finance, etc.)

Candidate Attributes

Skills - Expertise

Credit Risk/ Basel 3.1



Regulatory reporting



Data Governance



Program/ Project Management



Wholesale Banking/ Lending



Stakeholder Communication



Additional Skills

- SAS Risk Management for Banking
- Data Visualisation – Tableau, Power BI
- ETL, OBIEEE, Informatica
- Basics of AWS, GCP, Hadoop, Azure, Data Bricks
- Project Management & Program Management including Agile, Waterfall, Lean Six Sigma
- Enterprise Architecture
- Business Analysis
- Quality frameworks (5-S, 6 sigma, Kaizen)

Qualifications

- MBA – Finance, K. J. Somaiya Institute of Management, Mumbai
- CWA (Intermediate), Institute of Cost & Works Accountants of India
- Advanced Diploma in Systems Management, NIIT University
- **Project Delivery Certifications:** AgilePM Practitioner, TOGAF 9.1 Practitioner, ISEB full Diploma, Prince 2 Practitioner, Lean Six Sigma Practitioner,
- **Risk Tools:** Murex, Calypso Markitwire, OFSAA, SAS Risk Analytics, Moody's, JIRA, Confluence, GCP, etc.