



Q. You worked with TCS, an Indian multinational for almost 20 years and then switched to HSBC which is an International bank. What differences did you find in the work cultures of these firms and how did you adapt yourself to this change?

A. The two are not strictly comparable as they are in different industries, have different work ethics and competency levels. When I joined TCS, it was growing. I was lucky to have been thrust in the Executive management Corner and was charged with developing TCS's first internal Forex Management system – that was the heart beat of TCS, I think I also got the first exclusive PC/XT to work on. A 10MB hard disk machine cost upwards of 1.6 lakhs! This exposure gave me deep commercial insights and challenges in the IT Business. Anything that is growing, faces challenges. We faced machines we had never seen before, worked for platforms which we had not heard of, went to geographies where we didn't speak the local language. All in all, it was a heavy concoction and a great learning experience. My Financial Services Team at TCS was world-class. We worked on Unit trust of India, NSE, depository, clearing Corporations, Swiss Depository, South African Depository, SHCIL and Custody clients, Stock Brokerage packages for institutions, SEBI and so on - the list is endless. When In TCS Jo'berg I drove some early pioneering work in Mobile Banking. TCS allowed me to teach and grow. Whereas HSBC did not provide such opportunities it was a job. Most of the work was non cerebral and I landed there when it was significantly moribund. I had to drive change, improve efficiency and team morale without effecting processes and oversized egos. Banking was morphing and scandals of all sorts were emerging.

How was your experience of being a student of elite institutes like IIM A and Harvard B-School? Can we expect to see SIMSR in that league some time in future?

A. I have teaching experience as well. TCS encouraged me to teach and sent me to JBIMS when they were in need of a faculty from the industry. I found the pedagogy to be dependent on the faculty. At IIM, pedagogy was case based and research based. At

Harvard, cases get far deeper as compared to IIMs where cases get into mid manager level only. But, there were significant shortcomings in this approach because we are entering into an age of rapid obsolescence. There is an sea change in today's industries and needs. MBAs and the books, syllabus or faculty today do not cover real world scenarios. Pedagogy needs rapid change and involvement. MBA has become more relevant today because the course is about thinking. I think both IIM's and Harvard encourage and drive that by getting world class talent in that room. SIMSR has been investing deeply in faculty and processes by going for Quality assessments of institutions that will put us on the global map. –again without lobbying it is long journey

Q. Tell us something about your volunteering experience at Chair Textbook Lending Club.

A. At undergraduate level, we all friends had a desire to start something new, we began this initiative. What began as a club and fun morphed into a purpose - We organised some events and raised significant amount of funds which we wanted to plough back into the society in different ways. We provided books to the students of a college in Ghatkopar college who were in need of it. It was all a team effort. I have also done an assortment of activities like NSS where we taught people, organised blood donation drives, went to remand home for children etc .

Q. Being a Banking consultant at IFC, What according to you is trending right now in the banking sector.

A. IFC has a significant mandate to work on a few areas like: Environment, Energy conservation, women's cause, enabling the SME cause. My Team works for Banking and Finance sector which helps small, newly set-up or older Micro financial bodies to develop into more comprehensive and fully functional banks which are more inclusive in nature. My current contribution is related to technology diagnosis and refresh and figuring out good business areas/products.

Q. You are the president of SIMSR Alumni Association and the founding member. What is your vision for the same?

A. I think that as an association we're still finding our feet because general attitude is that once you pass out all that care is for yourself, very few look back and give credit to the institutions that have made them. However, we are on our way to break these norms and become a vehicle of trust for all our alums. My vision is not only to gain financial funding for our institute but also educational funding by attracting guest lecturers from all around the world. My mantra for our association is to "spend on investment and not expenses".

Q. When you were seven or eight, what did you want to become?

A. As a child I was the great story teller in my family which later turned into fertile imagination. My mother always encouraged me to build upon this side of visioning. I was a naughty child back in Delhi and it was only when I came to Mumbai that I mellowed down. As a person I was always inclined towards the betterment of society and not personal benefits. Name and Fame don't last – deeds do. They live thru others. My aim was to teach people to earn for themselves and not to just feed the poor. Coming from a business family at that age was exposed to nuances of the family business.

Q. What is your take on dealing with stress and how do you rewind after work?

A. I believe that one should not stress, everyone however invites it upon themselves. I see no point in crying over spilt milk be it in any area of your work, rather take it positively and you will sail through and sometimes even outshine. My mantra is to avoid being a part of someone else's problem and stress as they tend to pass it on to you. One can help them without getting stressed. I laugh and joke as much as possible in order to lead a stress-free and relaxed life. Wit and Satire are handy tools.

Q. What are the significant learnings you had in your two years in the campus?

A. I think the Entrepreneur in me came alive. I discovered my leadership skills as well here on campus. I started seeing business opportunities here. An entrepreneur is somebody who takes initiative, fulfils the needs, need not be for money. We were in a single classroom, there were very few books, faculty was random, so we played a key role in selection of faculty and the first Director was very receptive, he understood that these students mean good to the college, they're investing their time in it. We built the faculty, built the systems and built the association. We built in many associations, we conceptualised the student's body, so all this was good because it was happening for the first time. So I think more than joining the campus one joins the fellow students because it is the peer group which is there at the campus that actually decides/influences who you become and how you grow. When I was in the academic board of the campus I used to insist on diversity and used to insist on the experience in the candidates because unless you have suffered management in real life, you do not know what management is all about. 'You need to suffer management to learn management' .

Q. What would your advice be for young alumni starting their career?

A. Focus on learning. Focus on joining a great organisation which is great not only by name, also listen to your peers who have the experience. Only if the environment is good, if it is a learning environment, join them. I will give you a Stock Market theory; you buy stock for capital appreciation and not for dividend. In the initial years you must buy into companies and join companies that give you your own capital appreciation and not salary. Don't let salary be a stumbling block. This sounds counter intuitive, not many will agree to it, but that's the way it is because it keeps your skin in the game. The Salary to Benefit ratio for the organisation must remain firmly in the organisations court. It is a strategic to get in and then when you get paired with somebody who is getting x lakh's (I remain referring to the IVY league) more but as you are delivering more value you gain. The work then (read experience) gets thrown more at you than your colleagues. Belief in yourself is important – find and seek help from mentors.

Invest in the alum of the college from college days join organisations like IMCI – for which I have rolled out special offers. Learn a few skills out of the campus whilst on campus. Life later seldom gives time – this is the time invest in your skill and knowledge repertoire.

Some Rapid Fire questions:

- a. Favourite movie-** Twelve Angry Men
- b. Favourite book-** Bhagvad Gita, Ramayana and the Mahabharata
- c. Favourite holiday destination-**Multiple destinations- Switzerland, Rome, Paris
- d. Favourite Quote-** Help ever hurt never
- e. Favourite car-** Rolls Royce
- f. Role Model-** Not Applicable (Something good to learn from everybody)
- g. One word/line you say the most-** 'No'
- h. One phrase that describes you the best-** Never seen sad, always laughing and smiling

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