

GIRIJAA UPADHYAY

DIMENSIONS OF WORK EXPERIENCE

Experience at senior positions in the financial, industrial development and IT sectors; multifunctional experience from diverse institutions - regional, national and global; representing institutions and industry; Research and Analysis; Extensive knowledge of Indian political economy, developmental challenges and the global economic environment. Specific areas cover:

- Business facilitation services for industrial development, SMEs, entrepreneurship development.
- Exposure to global and domestic business and social environments for inter country cooperation.
- Analysis of economic policies and their impact. Programmes and policy Impact evaluation, social cost benefit analysis.
- Dealing with issues in regional and economic development.
- Scanning local and global business environments/countries for strategic business and bilateral opportunities.
- Project feasibility studies, study of sectors and countries;
- Information technology in Banking, Financial services and Insurance
- Planning and strategy formulation
- Exposure to various financial products covering equity, term loans and export credits/project finance
- Assessment of credit risk and country risk and setting exposure limits;
- Contributing to Thought leadership,
- Mentoring SMEs: Mentoring several diverse business enterprises under the women entrepreneurship development programme of Goldman Sachs-(ISB) International School of Business, conducted by SIIB, Symbiosis Institute for International business. Jury for competition on Product development and business planning at SIIT, Symbiosis Institute for Information Technology.

1. TATA CONSULTANCY SERVICES, TATA SONS LTD (Asia's leading consultancy services organisation) **Vice President in the Banking, Financial Services and Insurance (BFSI) practice** (May 2000 to 18 February 2004) Performed strategic and operational roles.

2. EXPORT-IMPORT BANK OF INDIA, MUMBAI, (Apex bank for financing and promoting India's international trade) **Assistant General Manager** (Jan. 1985-Aug.1999)

- * Experience in Operating groups) and in Planning
- *Sector and country studies for strategic trade development and investment promotion,
- *Policy related assignments on trade and finance for government.
- *Design and managing diverse lending programmes leasing.
- Administration of the International Trade Research Award
- *Handling special projects-International consultancy assignment for the establishment of an Exim Bank in Malaysia, requiring reorganisation of the existing financial institutional structure in Malaysia, setting out the charter, business strategy and operational details; Exim India's institutional history.
- *Member of the Services Evaluation group, dealing with delivery and pricing of export services
- * In charge of the Bank's Learning Centre.

3. WESTERN MAHARASHTRA DEVELOPMENT CORPORATION LTD; PUNE, (A state level agency for promoting industrial development in Western Maharashtra region) **Development Executive (Project planning) and General Manager HRD/Administration.** (Dec.1979-Nov.1984)

*Business facilitation: identification of projects, preparation of project feasibility studies, (e.g. a feasibility report on a third level feeder airline service for the region; drilling rigs for ground water exploration as a business venture.

*Guiding industrialists and entrepreneurs, large and SMEs on infrastructure and finance

*Handled equity finance scheme, State government's package scheme of incentives for industries. Nominee director on a problem company's board.

*Administration & management of personnel and industrial relations at Head office, a distillery division and a watch assembly subsidiary.

4. BANK OF MAHARASHTRA, PUNE, (A scheduled commercial bank), **Planning officer** (Dec.1976-Nov.1979)

*Assignments for the Chairman and managing director, review of monetary, credit and economic policies, banking operations,

*preparing district's credit plan covering all the economic sectors agriculture industry and services, large and SME s.

*Preparation of the Annual Report of the Bank,

5. ICICI LTD. MUMBAI, (A development finance institution), **Junior Economist** (Nov.1974 – Sept.1976)

*Economic appraisal and social cost benefit analysis of projects financed by ICICI, as per World Bank's requirement

*Policy Evaluation, their impact on the institution and client constituents.

*Corporate finance and other studies on issues of strategic interest to ICICI & industry.

6. GOKHALE INSTITUTE OF POLITICS & ECONOMICS, PUNE, (A research institution, July1973 – Oct.1974) *Research project on the Economic History of India (1827 and 1947) & presentation of Papers

7. INDEPENDENT CONSULTANT (Since 2006)

Offerings: business facilitation studies on sectors such as Organic foods exports, Floriculture, Pulses. Project feasibility studies, various economic issues /policy formulations. A study on Innovation and India in Agriculture, Energy and Environment Protection was completed in early 2009. This study formed the basis for a background paper for the 2010 International Innovation conference organised by the World Trade Centre, Mumbai. Periodic write ups on economic issues and policy developments were provided to an international credit rating & research agency.

EDUCATION

*Masters degree in Economics with International Trade, Econometrics, Mathematical Economics, National income & social accounting from the Gokhale Institute of Politics & Economics, Pune in 1973;

*Graduate Degree with Economics, Mathematics, Statistics and Psychology from Lady Shri Ram College N.Delhi and Fergusson College, Pune in 1971.

*ICSE (Senior Cambridge) with Science and Mathematics as elective subjects from Mater Dei Convent, New Delhi.1967

*Certificate courses in financial management from Jamanlal Bajaj Institute of Management Studies, Mumbai & Preparation of project feasibility studies from the National Productivity Council, Simla, 1975. International Banking Summer School at Baden Vienna, Austria in 1992. Recipient of General Proficiency prizes through school, Prize for Economics on graduation,

University Grants Commission scholar in M.A. Extra-curricular activities-sports, dramatics, General Secretary, Economics and Politics Association at College and Member, Student Committee for drought relief in 1972.

PUBLICATIONS: Several Articles on International trade, exports, finance, economic policies, sectors, information technology and environment published in leading financial newspapers & journals and gender issues. One of my poems published in "Indian Voices", an anthology of English prose and poetry by Indian writers across the world, in 2011.

FINE ARTS: Since 2007. Have had several solo and curated exhibitions of my 2D&3D art in Mumbai and Pune. Hold design registrations from the Indian Patent office for bookends. My sculptures titled "Subconscious Recall in 3D", some of which are also amenable, scaled up, for community spaces. Two such concepts around my sculptures went for international competitions. One for Art n Architecture in USA and the other for the Denmark based Global Index award. A concept paper on 'Art for a scientific Institution' was prepared for JNCASR, (Jawaharlal Nehru Centre for Advanced Scientific Research at Bangalore in March 2012, in light of their campus expansion plans. My art has been selected for public installation in Mumbai and in an international competition for Lalit kala Akademi exhibition at N Delhi.
Art website: www.girijaupadhyayart.com