ANIL ATMARAM LALWANI

E-Mail: anil.lalwani@outlook.com, anil.lalwani@gmail.com
Born in **Lagos (Nigeria)**, currently residing in **Mumbai (India)**
Holding **Indian Passport** and **Hong Kong Permanent Resident Permit**

Banking Analyst / Banking Consultant/Technology Consultant/ /Business Analyst

PROFESSIONAL PROFILE

A seasoned professional with over 35 years of experience in consulting and building of business in, inter alia, the Finance Software, Finance Services, International Trade Finance and Finance Industries.

Expertise in:

- Banking/Finance Systems Analysis, Design and Evaluation
- Software Development Management
- Project Director
- International Trade Finance / International Trade
- Financial Accounting
- Software Implementation

- Requirements Definition Studies
- Business Planning
- Bid Management
- Credit Control
- Legal Documentation
- Temenos T24 functionality

Significantly contributed to **IT based Finance Applications**. Ensured excellence in Financial Services through introduction of information technology. Have a practical and business focused approach to achieve organisation goals coupled with inter-personal, communication, analytical and presentation skills. Effective in a core leadership role revitalising internal groups for building and managing business relationships. Ability to offer consultancy and prepare business plans in a wide variety of industries.

CAREER HIGHLIGHTS

Apr 07 -Present   **Freelance Consultant**

- Worked as a consultant to Temenos to design a Custodian System for a Major Commercial Bank in Mauritius
- Consulted and Wrote Business Plans for:
    - A Microfinance Technology Start-up Company
    - A Sports Promotion Start-up Company
    - An Edu-Tainment Start-up Company
    - A Dairy Unit in expanding their operations through a novel combination of combining microfinance with sports
- Advised a Digital Asset start-up company on a launch strategy.
- Advised a bricks-and-mortar import/distribution company to come into the internet age and assisted them in moving on-line till the time their internet sales exceed their on-site sales
- Prepared a franchisee launch strategy for a Gourmet Food Company and was instrumental in obtaining the first franchisee for them. Assisting the company through the process of getting acquired
- Implemented a Point of Sale and Financial Accounting System for a retail store and moved their inventory control system to the cloud
- Involved in a project to grow Sake Rice and make Sake in India
- Advised a Microfinance Startup on Business and Technology Implementation

Mar'05 - Mar'07   **Regional Manager, Temenos - India, Bangladesh, Sri Lanka & Nepal**
A Multi-National Banking Software Corporation headquartered in Geneva and listed on SWX. Having created a business Plan in a capacity of a consultant was hired to implement this plan.

- Steered all functions pertaining to:
    - **ASP Operations:-** Responsible for starting the ASP (SaaS) subsidiary (Temenos Application Services Pvt. Ltd.) of the company
    - **T24 configuration:-** Developed the functional specifications of the requirements of Cooperative Banks in India to enable the Chennai, India office of Temenos to configure T24 to meet these requirements
    - **Central Banking Consultancy:** Advised two Central Banks in South East Asia and one in South Asia
    - **Partner Management:** Recruited new partners and managed all existing partners of the company in the region.

- o **Post Office Banking Consultancy and Business Planning:** Set up a formal statement of set of goals that could be achieved and developed the functional specifications such that T24 could be configured to meet these requirements
- o **Software Design:** Mobile Phone Interface
- o **Legal Documentation:-** ASP (SaaS)

➢ Significantly contributed in **setting up a subsidiary of the company** to provide core banking services on an ASP (SaaS) Model to Banks and Microfinance Institutions.

➢ **Advised one of the largest Microfinance Apex Bodies** in the world on how to modernize their operations and subsequently, at their request, conducted a 2 week workshop for them with focus to ASP (SaaS)

➢ **Advised two Central Banks** in South East Asia and one in South Asia on how to modernize and integrate their operations and how to introduce Custodial Operations to add maturity to the commercial banking sector

➢ Designed a **Mobile Phone interface** for the core banking/microfinance product to enable Microfinance Institutions to use Core Banking Facilities without implementing Core Banking Infrastructure.

➢ **Managed Bids** for turnkey solutions for Central Banks, Commercial Banks and Microfinance Institutions

➢ Consultant to a multi-billion US Dollar Japanese Company in **developing a business plan** on a Joint Venture they were setting up with a Postal Savings Corporation in South East Asia. This JV was to provide an IT Infrastructure to the Postal Savings Corporation when it converted to a Bank. Advised the Postal Savings Corporation on how to modernize / expand their banking operations and introduce microfinance operations. The range of products was to be expanded to include a range of securities in dematerialized form

➢ Actively involved in developing the **ASP Legal Agreement** with the head of Corporate Legal. This detailed document will govern the terms and conditions between customers of the ASP (SaaS) and Temenos.

Jan'05 - Mar'05	Freelance Consultant

➢ Provided Strategy Consultancy and Developed/Presented a business plan for the Swiss Banking Software Corporation **Temenos** to enter the Indian Market which was approved by the CEO of Temenos

Aug'97 – Jan'05	Managing Director – Bankstar Technologies Limited, Hong Kong / India

Developers of software for the finance industry

➢ Effectively functioned to establish the company from scratch and developed a strong customer base for the organisation.
- o Handled the acquisition of **1 Central Bank, 48 Commercial Banks** (including 6 of the world's top 100 banks) and a leading insurance company, as customers.

➢ Affirmed **Business Planning:**
- o Angel investor funding was obtained based on the business plan written.
- o Executed the **business plan** and developed the business along the lines of the business plan.

➢ Capably handled **functional analysis** and design in development of **functional specifications for** all the company's products including:
- o **Central Bank Clearing and Settlements**
- o **Central Bank RTGS**
- o **Central Bank Custodian Operations**
- o **Securities Delivery Versus Payment (DvP) and Delivery Free of Payment (DfP)**
- o **Commercial Bank RTGS Liquidity Management**
- o **Electronic Payments and Billing**
- o **Cheque Truncation, Clearing and Archiving**
- o **Head Office Reporting**
- o **Signature Authentication**
- o **Nostro Reconciliation**
- o **Trade Finance**
- o **Treasury/Trade Finance Control**
- o **Test keys**

➢ Significantly contributed towards software development and implementation of a Clearing and Settlement System, which is being used by the Central Bank of Egypt since June 2002 and clearing over USD 200 Million per day then against around USD 500 Million today.

➢ Taking the basic concepts of the User Defined Treasury Instrument design developed a decade ago for Systems Limited, brought the design into the next century to encompass an integrated Securities, Custodian and Asset Management System. This system was to interface with several external systems including a Central Bank's DvP and DfP system

- Developed strategic alliances for Bankstar with companies in Australia, India, New Zealand, Cyprus, Egypt, Jordan, Mali, Senegal, Bénin and Togo.
- Supervised all personnel from the initial start-up team of 6 person to over 30 members including technical, marketing, financial and operations personnel.

Jan'95- Jul'97   Director, Technical Services Division – Softgem Pvt. Ltd., India
Technical Documentation, Software Consultancy and Multi-Media.

- Functioned as:
  - In charge of the unit, this produced technical documentation for a Fortune 500 company involved in development of software for the banking industry.
  - Consultant for a road map to develop the next generation of software for a Fortune 500 company with special focus to **Treasury Software Development** including Securities, Custodian and Asset Management..
- Distinctively handled the team which developed a multi-media Ad Film for a Japanese Electronics Distributor involved in the Russian market.
- Guided the team for developing multi-media training material to supplement technical documentation.

Feb'92- Dec'94   Director, Export Division, Ste. Indexim SARL, Republic of Guinea
Exporters of Agricultural Products

- Significantly contributed in the development and implementation of :
  - Long term business plan for the company taking into account the fact that there were no financial instruments available in the Republic of Guinea to hedge foreign currency risks
  - Simplified and implemented a uniform set of disciplines relating to Business Life Cycles in the Import and Export Divisions.
- Played a key role in dealing with a variety of people including farmers, traders, bankers, government officials. This involved significant cross cultural management. *The language spoke in Guinea is primarily French.*
- Developed an infrastructure to enable the company to become the first exporter of Cashew Nuts from Republic of Guinea and developed a customer base for this product in China

Mar'87- Jan'91   Director- Systems Limited, Hong Kong
*Founding Director of the company who were developers of Software for the Finance Industry **having over 40 Banks as Customers** when it was acquired in 1991.*

- Distinctively handled end-to-end development of:
  - A long term business plan largely as a consequence of which the company was acquired by a Fortune 500 company.
  - Functional Requirement Specifications for a system which automated **International Merchandising / Trade Financing** of Products. This system was acquired by multi-national companies in Hong Kong and Japan.
  - Involved in development of the company's Securities Margin Trading System

- Developed and implemented a system for credit control. This system allowed **automatic analysis of balance sheets** to assist Banks in allocating and monitoring credit facilities to Corporate Customers involved in Trade Finance.
- Re-designed the company's Treasury System to bring in User Defined Financial Instruments and Securities to add on the current systems Vanilla Instruments. The system was to also allow a single view Asset management system encompassing Money Market, FX and Securities.

Feb'80 – Feb'87   Finance Manager / Director – Finance – Consol Limited, Hong Kong
The company was involved in International Trade Finance

- Actively involved in re-organising the system of credit control dramatically improving credit monitoring. Introduced a **computerised system for Financial Accounting** of the Company and continuously supervised the same.
- Synchronised and synergised with banks, importers and exporters to put together trade finance packages.
- Actively involved in putting together a substantial strategic alliance between a Company in Shanghai, China and one in Douala, Cameroon.
- Functioned as an in-charge of the **Debt Restructuring Program** of a company when a country rescheduled its external debt obligations.
- Holds the credit for setting up the company's subsidiary in USA and handing it over – The Subsidiary became a substantial profit centre for the company.
- Initiated legal action against a defaulter and obtaining a favourable judgement in the courts in USA for the company

Aug'79 - Jan'80   Data Manager, Peeaim (HK) Ltd., Hong Kong

*The Company was involved in International **Trade Finance***

Developed and Implemented a first generation computer systems to **Automate the Trade Finance credit control operations** of the company

EDUCATIONAL CREDENTIALS

1999   **Diploma in Foreign Exchange and Risk Management**, World Trade Institute, Bombay, India. Graduated 2nd position in class

1990   **Master of Business Administration**, University of East Asia, Macau – UEA has since then been renamed to University of Macau. Graduated in the top 10% of class

   Project: Money Supply: Final year project involved investigation into money supply in Hong Kong and making recommendations on controlling money supply.
   Business Planning: Was leader of the group which topped the Business Planning Course. Used computer simulations extensively to prepare the Business Plan.

1979   **Bachelor of Science, Degree in Electronic and Electrical Engineering**, Loughborough University of Technology, England. Graduated with Honours

   Project: Computer Simulation: Final year project involved computer simulation in FORTRAN IV of a condition known as multiple resonance. This was done using an electrical transmission line analogue on an ICL 1904S mainframe computer.