

Shubham Ghotankar, ORM

Operational Risk | Governance & Controls

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PROFESSIONAL SUMMARY

Operational Risk professional with 5+ years of experience in retail banking operations, risk and control oversight, process governance, operational resilience, and continuous improvement. MBA in Operations Management and holder of the Professional Operational Risk Manager (ORM) Designation from PRMIA. Experienced in risk assessments, control design, incident management, business continuity, operational reporting, and stakeholder engagement within regulated financial services environments. Skilled in translating operational complexity into scalable, controlled, and resilient business processes through a combination of risk management, governance, and data-driven decision-making.

PROFESSIONAL DESIGNATION

Professional Operational Risk Manager (ORM) Designation – PRMIA

May 2026

CORE COMPETENCIES

- Operational Risk Management
- Risk & Control Self-Assessment (RCSA)
- Key Risk Indicators (KRIs)
- Internal Controls & Governance
- Operational Resilience
- Business Continuity Planning
- Data Analytics & Power BI
- Stakeholder Management
- Risk Reporting & MIS
- Incident & Issue Management
- Process Risk Assessment
- Root Cause Analysis

EXPERIENCE

Senior Operations Manager – IDFC First Bank, Thane, India

May 2023 - Jan 2024

- Lead a team of 15 in high-volume **loan servicing operations business unit** as a part of First line of Defense (First LoD) (20k+ monthly requests), achieving 95% TAT adherence, 100% accuracy, and zero audit issues.
- **Developed and maintained process documentation** under the Quality Management System (SOPs, work instructions, functional checklists), strengthening process standardization, internal controls, segregation of duties, and operational resilience.
- Performed **process governance and control oversight**, including reconciliation exception handling, structured MIS reporting, and monitoring of reporting cadence to ensure data integrity, control effectiveness, and timely risk visibility within financial processes.
- Acted as **Single Point of Contact** for insurance-related servicing activities, overseeing policy cancellations and death claim updates, ensuring accurate execution, adherence to internal controls, and risk-aware handling of high-impact and sensitive transactions.

Operations Manager – IDFC First Bank, Thane, India

May 2021 - April 2023

- Delivered **process automation and enhancement initiatives** using SaaS and RPA, implementing four automations and eleven process improvements that reduced manual intervention, lowered operational error risk, and improved control reliability, while establishing MIS to monitor automation performance and control effectiveness.

- Led **onboarding of CRM-based input workflows** to enable structured handoffs from customer service to operations, improving end-to-end traceability, request integrity, auditability, and centralized monitoring of operational exceptions.
- Drove **continuous improvement through structured feedback loops** with teams and stakeholders, identifying operational bottlenecks and control gaps, improving First-Time-Right (FTR) rates, and reducing the inflow of incorrect or incomplete requests that posed downstream operational risk.

Deputy Operations Manager – IDFC First Bank, Thane, India

June 2018 - Apr 2021

- Monitored **key operational performance and accuracy metrics** (volume, turnaround time, error rates) through deep understanding of system and process dependencies, enabling early identification of operational risks, process breakdowns, and emerging failure points.
- Supported **business continuity and operational resilience** during the pandemic by implementing contingency measures and alternative operating arrangements, mitigating service disruption risks under stressed operating conditions.
- **Designed and presented management information dashboards** at defined frequencies, providing leadership with data-driven visibility into operational performance, operational risk indicators, trends, and emerging issues to support timely risk-based decision-making.

CERTIFICATIONS

Basel III Norms – EduCBA, Coursera	Nov 2025
Risk Management Certification – New York Institute of Finance, Coursera	May 2025
Power BI Data Analyst Associate Certification - Microsoft	April 2025

MEMBERSHIP

Sustaining Member – Professional Risk Managers' International Association (PRMIA)	Jan 2026 onwards
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EDUCATION

Institute of Management, Nirma University, Ahmedabad, India

Jun 2016 - Apr 2018

MBA – Operations Management (Degree Equivalence Received in Wallonia & Brussels Capital Region as well as Flanders)

LANGUAGES

English – Fluent	French – A2 (Actively progressing towards B1)
Dutch – A1 (commencing formal training)	