



Narasimhan Venkatesan

Mentor and Principal Advisor



ABOUT ME

As Mentor and Principal Advisor at Jocata, I provide critical input to the product and strategy teams and am actively involved in key digital transformation initiatives for several of Jocata's global clients. My focus is helping the organization embark on a trajectory of sustainable growth while addressing the evolving needs of credit institutions globally.

I have more than 35 years of experience in driving multi-geography strategies for business growth of credit institutions and credit facilitating agencies by leveraging data intelligence and technology. In my 18-year journey with Dun & Bradstreet, I enabled the organization's growth in SAARC, Middle East and Africa and transformed D&B SAME from being a commercial credit information & solutions provider to a Consumer & Commercial Credit Information solutions company. I helped set up Credit Information Bureaus in 12 key geographical territories including India, Qatar, Oman, Brunei, Nigeria, Egypt and Srilanka.

In the commercial credit information space, I led the core team of D&B in establishing SME Rating Agency of India Ltd in 2005 in association with Small Industries Development Bank of India. SMERA is accredited by Reserve Bank of India (RBI- India's central bank) as a Credit Rating Agency and competes with CRISIL (S&P), ICRA (Moody's), FITCH Ratings, CARE and Brickworks in India.

Backed by teams I helped build, I enabled multiple Enterprise Risk Management Framework implementation projects at leading banks in Africa and Middle East covering Credit Risk, Operations Risk and Market Risk including ICAAP under Base II. I also established Economic Analysis Group dedicated to economic and industry research and publications and Risk Consulting & Solutions Group for D&BSAME. Aiming to deliver credit bureau technologies and analytics tools, I setup D&B's dedicated center of excellence for credit information technology & analytics in India as a business vertical.

With the breadth of experience garnered over the years, I have been regularly included by Credit Bureau clientele in representations/delegations to Central Banks as well as to speak to the Credit Bureau user community on various occasions. I am also a regular speaker/faculty at various D&B and non-D&B forums at various risk management/credit bureau/access to finance conferences.