

BIO- DATA: S. VENKAT RAMAN

Designation: CEO & Chief Rating Officer – Caribbean Information & Credit Rating Services Ltd (CariCRIS)

Professional Qualifications:

1987: B.E (Honours) Mechanical Engineering, **Regional Engineering College, Trichy, India**

1992: MBA - **Indian Institute of Management, Calcutta, India** (affiliated to Sloan School of Management, USA)

1994: Programme on Business Re-engineering: **Harvard Business School, Boston, USA**

1997: Special training in Project Finance: **Institute of Public-Private Partnership, Washington D.C**

Age: 38 years

Professional Memberships/Honorary Engagements

Member: Bombay Chamber of Commerce & Industry (2001- 2002)

Co-Chairman: Bombay Chamber of Commerce & Industry (2003- continuing)

Member, Expert committee on Risk Management, Bombay Chamber of Commerce & Industry: 2003

Member- Knowledge Map Panel for MFI Ratings, Consultative Group to Aid the Poorest, CGAP (A World Bank Initiative)

Brief Experience Profile:

S. Venkat Raman (Venkat) is currently the CEO & Chief Rating Officer at CariCRIS, the Caribbean's regional credit rating agency, based in Trinidad & Tobago.

Venkat has extensive experience in the field of credit ratings with CRISIL Ltd, India, the largest credit rating agency in Asia and any emerging market, the fourth largest rating agency in the world and an affiliate of Standard & Poor's, USA. Venkat's experience, since he joined in CRISIL 1992, has spanned several areas - primary among them being credit ratings and evaluation of Banks, Financial Institutions, Manufacturing companies, Micro-Finance Institutions, State Governments, Municipalities, Non-bank finance companies and Securitized instruments. He has also headed several other initiatives within the CRISIL group such as establishing the Banking sector and Port sector Advisory practices, before moving on to his current position of that of Director-Ratings. Venkat has led several assignments carried out by CRISIL in India, Asia and Africa, on behalf of multilateral agencies such as the World Bank, USAID, the Asian Development Bank and the African Development Bank. Venkat has represented CRISIL at various international conferences. Venkat's special area of interest is credit risk management and was one of the architects of CRISIL's proprietary Basle-II compliant, Risk Assessment Model (RAM) software.

Prior to joining CRISIL, was employed with TVS-Suzuki Ltd as Production Engineer (1988-90) and BPL- Sanyo Ltd as R&D Trainee Engineer (1987-88). These are two prominent Indo-Japanese joint ventures operating in India in the automobile and consumer electronics space.