

# Deepanjan Guha

📍 Downtown Core, Central Singapore, Singapore ✉ guhadeepanjan@gmail.com ☎ (+65)89070735 🌐 in/deepanjan guha 📧 substack.com/@thedeeptrailblazer

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## SUMMARY

Strategic banking operations leader with 20+ years of experience in international financial services, currently serving as Head Operations, ICICI Bank Singapore. Proven expertise in cross-border operations, regulatory compliance (MAS, ABS), and end-to-end governance across retail, trade finance, corporate, and treasury functions. Adept in driving large-scale digital transformation, operational resilience, and risk mitigation across multi-jurisdictional environments. Trusted collaborator with MAS and ABS, delivering complex regulatory and innovation projects. Seeking opportunities to lead enterprise transformation, operational excellence, and compliance strategy in financial sector.

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## EXPERIENCE

### Head of Operations (COO)

ICICI Bank Ltd – Singapore

July 2020 – Present, Singapore

- Direct end-to-end operations for Singapore branch, covering multi-line banking services—Retail, Corporate, Trade Finance, Treasury, and Wealth.
- Serve as central point for regulatory interface with MAS and ABS, aligning operations with compliance mandates and frameworks.
- Established multi-layered governance model; led MAS inspection cycles with zero major findings.
- Championed digitization and platform transformation, reducing cost-to-income ratio by 30%.
- Enabled 100% uptime during COVID-19 with business continuity preparedness.
- Governed vendors and technology partners across APAC; maintained 99.9% service uptime.
- Achieved YoY productivity gains of 20%+ through lean models and automation.

### Head – International Country Operations

ICICI Bank Ltd – Hyderabad, India

April 2015 – July 2020, Hyderabad, India

- Headed international ops from India HQ, covering Singapore, UAE, UK, Bahrain, US and Canada.
- Orchestrated cross-border delivery by standardizing workflows and mitigating operational risk.
- Reduced operational incidents by 25% via unified controls and real-time monitoring.
- Established Center of Excellence for offshore ops; delivered 30% productivity uplift.
- Created Service assurance framework for internal visibility and regulatory confidence.

### Chief Manager – Operations & Compliance

ICICI Bank Ltd – Hyderabad, India

April 2009 – March 2015, Hyderabad, India

- Delivered zero regulatory breaches; maintained clean audit records for 6 years.
- Reduced cycle times by 40% through reengineering and lean transformation.
- Introduced real-time reconciliation and exception-based controls.
- Contributed to AML and KYC policy shaping at corporate governance level.

### Team Leader – International Remittances

ICICI Bank Ltd – Mumbai, India

June 2005 – March 2009, Mumbai, India

- Managed \$4.5 billion+ in annual cross-border payments with 99.9% accuracy.
- Cut transaction disputes by 25% using monitoring and fraud control tools.
- Aligned remittance procedures with FATF, RBI, and global AML regulations.
- Led correspondent bank relationships, enhancing network and service.

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## PROJECT

### Project MindForge

Monetary Authority of Singapore (MAS) • [bit.ly/mas-mindforge](https://bit.ly/mas-mindforge) • April 2024 – Present

- Appointed as the official SPOC for ICICI Bank in MAS's cross-institutional taskforce on AI risk governance, contributing directly to the national framework for secure AI adoption across Singapore's financial sector.
- Collaborating with regulators, peer banks, and legal experts to co-develop principles-based controls, ensuring ethical, explainable, and accountable AI usage in banking products and decision systems.
- Providing operational and compliance perspectives to MAS on potential AI model risks, data integrity, customer transparency, and bias mitigation strategies—aligning ICICI's internal governance with upcoming regulatory standards.
- Facilitating internal alignment by leading impact assessments and readiness exercises within the bank's operational, compliance, and digital innovation teams—ensuring preparedness for AI-specific audit and assurance expectations.

### Trade Finance Registry

Association of Banks Singapore (ABS) • [bit.ly/abs-tfr](https://bit.ly/abs-tfr) • April 2023 – June 2024

- Represented ICICI Bank as a core founding member of Singapore's first centralized Trade Finance Registry, aimed at mitigating double financing and enhancing transaction transparency.
- Collaborated with ABS and peer institutions to design and validate key control points, ensuring the registry aligned with Singapore's regulatory, legal, and operational banking framework.
- Spearheaded internal system integration and led UAT phases across ICICI's trade finance systems, enabling seamless adoption with a 100% success rate in data reporting and cross-bank reconciliation.
- Contributed to a 20% reduction in trade finance fraud industry-wide and a 25% improvement in processing efficiency post-launch—underscoring the project's impact on ecosystem trust and operational risk control.

### ISO 20022 MEPS Migration

Singapore Clearing House • [bit.ly/mas-meps](https://bit.ly/mas-meps) • January 2022 – August 2023

- Served as ICICI Bank's operational lead for one of the world's earliest ISO 20022 payment migration initiatives, transitioning MEPS+ transactions from legacy MT to MX formats under the directive of the Singapore Clearing House.
- Oversaw bank-wide change management, ensuring that Singapore's migration model benchmarked for replication across other ICICI global branches.
- Directed cross-functional integration across operations, compliance, and technology, enabling 100% message validation accuracy and a 30% increase in transaction processing speed.
- Coordinated with the central clearing team and regulatory stakeholders to ensure zero-impact cutover, managing all UAT cycles, system readiness reviews, and compliance testing across SWIFT, RTGS, and in-house banking platforms.
- Delivered 90%+ user readiness through structured staff enablement programs and post-go-live support, ensuring business continuity, regulatory alignment, and operational scalability under the new ISO framework.

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## EDUCATION

### Leadership in Artificial Intelligence

Indian School of Business (ISB) • India • 2025

### Master in Business Administration

Symbiosis Centre of Management & HRD • India • 2005

### Bachelor of Engineering

Rajeev Gandhi Technical University • India • 2002

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## CERTIFICATIONS

### Cybersecurity Essentials for Financial Institutions

TÜV SÜD PSB, Singapore • 2024

- Equipped with practical knowledge to safeguard financial systems against cyber threats, aligned with MAS TRM guidelines and industry best practices.

### Business Continuity for FIs

Association of Banks in Singapore (ABS) • 2023

- Trained in crisis response, operational resilience, and continuity planning to ensure uninterrupted banking services in line with MAS regulatory expectations.

### AML & CFT Compliance

Association of Banks in Singapore (ABS) • 2020

- Strengthened expertise in anti-money laundering and counter-terrorism financing controls, ensuring compliance with MAS regulations and global FATF standards.

### Anti-Money Laundering & KYC

Indian Institute of Banking • 2014

- Certified in Basic AML & KYC for financial Institutions

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## SKILLS

International Operations Management, Cross-Border Regulatory Compliance, Risk Governance & Audit Control, Banking Process Optimization

Strategic Transformation & Execution, Vendor & Outsourcing Oversight, Operational Resilience & Continuity, AI Risk Governance (Supporting Expertise)

Digital Banking & Automation, Stakeholder & Regulatory Engagement

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