

RAJESH MINOCHA, CFP®

BOARD GOVERNANCE | ENTERPRISE STRATEGY | FINANCE & CAPITAL ALLOCATION | RISK & RESILIENCE

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BOARD PROFILE

Business and enterprise leader with 30+ years of experience across banking, financial services, technology, enterprise transformation and entrepreneurship. Rajesh brings a distinctive ability to bridge finance, business and technology and translate that perspective into board-level questions around strategy, capital allocation, technology investment, risk and long-term value creation.

As an Independent Director, he can contribute to boards seeking constructive challenge on strategic priorities, financial decisions, technology-led transformation, organisational capability and enterprise resilience. His perspective combines large-enterprise experience, financial-services judgement and current entrepreneurial experience as Founder & CEO of Financial Radiancy.

His career includes project finance and credit appraisal at ICICI; banking and financial-technology roles at Polaris, HCL Technologies and Wipro; and 10 years of senior leadership at Franklin Templeton, including membership of its 12-member India Management Committee.

Since 2016, as Founder & CEO of Financial Radiancy, he has built and continues to lead a technology-enabled wealth-management business managing ₹250+ crore across 425+ families. This provides current experience of growth, financial stewardship, technology adoption, operating discipline, regulatory compliance, risk and stakeholder trust.

Board readiness: IICA Independent Director Proficiency Assessment: 84%; registered with the Independent Director Databank.

BOARD GOVERNANCE

Financial Services | Asset & Wealth Management | FinTech | Technology & IT Services | Professional Services | Education | Founder-led & Mid-market

Potential committee contribution: Strategy | Audit & Risk | Technology & Digital | Nomination & Remuneration | CSR/ESG | Investment

BOARD CONTRIBUTION AREAS

Enterprise Strategy & Governance: Help boards evaluate strategic priorities, operating choices and execution trade-offs, drawing on enterprise-level decision-making experience and India Management Committee exposure.

Finance, Capital Allocation & Business Risk: Contribute to evaluation of investment proposals, capital allocation, financial assumptions and downside risks, supported by experience in project finance, credit appraisal and financial analysis.

Transformation & Operating Models: Provide perspective on operating-model redesign, shared services, process excellence, technology transformation and organisational change, particularly where transformation needs to translate into measurable business outcomes.

Entrepreneurship & Sustainable Business Building: Bring the perspective of a current entrepreneur on growth, financial discipline, customer trust, technology adoption, regulatory responsibility and building sustainable organisational capability.

EVIDENCE SUPPORTING BOARD CONTRIBUTION

Enterprise Strategy & Governance: India Management Committee experience involving strategy, governance, technology investment, talent, remuneration, operational excellence and business continuity.

Transformation & Operating Models: Established Franklin Templeton's first offshore Legal Shared Services Centre and led enterprise-wide change across technology and operations.

Technology & Digital Capability: Built and led a 65-member Centralised Testing Services organisation supporting global business functions.

Operating Efficiency & Resilience: Delivered approximately 20% cost optimisation while maintaining delivery quality and business continuity.

Organisational Capability: Created the Business Literacy Initiative reaching approximately 2,000 employees and subsequently adopted across approximately 20 countries.

Entrepreneurship: Built Financial Radiancy into a technology-enabled wealth-management business managing ₹250+ crore across 425+ families.

Knowledge Leadership: Author of three books; 150+ media articles, 60+ speaking sessions and 3,000+ participants across investor-awareness and professional programs.

PROFESSIONAL EXPERIENCE

FINANCIAL RADIANCE | Founder & CEO | 2016 to Present

Founded and built a technology-enabled wealth-management practice following a 21-year corporate career. The business now manages ₹250+ crore across 425+ families.

Board-relevant perspective: Current experience of balancing growth, financial stewardship, technology adoption, regulatory compliance, risk, operating discipline and stakeholder trust while building a regulated financial-services business.

FRANKLIN TEMPLETON INVESTMENTS | 2006 to 2016

Leadership roles across Technology, Operations, Business Excellence & Transformation | Member, India Management Committee

Contributed to enterprise strategy, governance, technology investments, organisational development, talent, remuneration and operational excellence.

Established the first offshore Legal Shared Services Centre; built a 65-member Centralised Testing Services organisation supporting global business functions.

Led enterprise-wide change management across technology and operations, working with senior business leaders and global program teams.

Led Business Literacy initiative reaching approximately 2,000 employees and later adopted across approximately 20 countries.

Participated in disaster-recovery and business-continuity leadership.

EARLIER CORPORATE CAREER | 1995 to 2006 | ICICI Group | Polaris Software | HCL Technologies | Wipro

Progressive roles spanning project finance, credit appraisal, corporate planning, business analysis, banking technology, testing, pre-sales and program management.

At ICICI, evaluated large industrial projects through business-model analysis, capital requirements, financial viability, cash flows, execution risks and management capability, building an early foundation in capital allocation, financial risk and commercial judgement.

At HCL and Wipro, worked with global banking and financial-services businesses, bridging business requirements with technology solutions. At Wipro, established a testing pre-sales capability and built an 80-member specialist organisation after personally interviewing approximately 800 candidates.

EDUCATION & BOARD CREDENTIALS

MMS (Finance): Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai | Certified Financial Planner (CFP®) | Independent Director Proficiency Assessment (IICA): 84% | Independent Director Databank Registration | Bachelor of Engineering (Mechanical)

INDUSTRY EXPERIENCE

Banking & Financial Services | Asset & Wealth Management | FinTech | Technology & IT Services | Professional Services | Education & Financial Literacy

KNOWLEDGE & THOUGHT LEADERSHIP

Author: Retire On Your Terms | Second Innings On Your Terms | The Career Escape Plan

Areas: Financial literacy | Long-term investing | Retirement | Career transitions | Business leadership | Governance



Please scan to view my complete Independent Director profile, leadership portfolio, governance credentials, speaking engagements, publications and media coverage.