

RAJESH MINOCHA, CFP®

FOUNDER & CEO, FINANCIAL RADIANCE | INDEPENDENT DIRECTOR / BOARD GOVERNANCE

Rajesh is a business and financial-services leader with over 30 years of experience spanning financial services, technology, enterprise transformation and entrepreneurship. Rajesh had a 21-year corporate career across ICICI, Polaris, HCL Technologies, Wipro and Franklin Templeton, where he spent the final 10 years in senior leadership roles. Since 2016, he has been the Founder & CEO of Financial Radiance, where he has built a technology-enabled wealth-management practice focused on helping families achieve financial independence and long-term financial security.



WHAT RAJESH CAN BRING TO A BOARD

Rajesh is now extending his experience into Independent Director and Board Advisory roles, particularly where finance, technology, transformation and long-term value creation intersect. As an Independent Director, he can contribute to boards navigating growth, capital allocation, technology-led transformation, risk and organisational change. He brings the ability to question assumptions, connect financial and operational implications, and provide constructive challenge while maintaining an independent perspective.

Rajesh can contribute to enterprise strategy and governance by helping boards evaluate strategic priorities, operating choices and execution trade-offs, drawing on enterprise-level decision-making experience and India Management Committee exposure. In finance, capital allocation and business risk, he can contribute to evaluation of investment proposals, financial assumptions, capital allocation and downside risks, supported by experience in project finance, credit appraisal and financial analysis.

In technology, digital and AI governance, Rajesh can help boards assess technology and digital investments from the perspective of business value, strategic alignment, dependencies, accountability, risk and resilience. His experience at the intersection of business and technology provides a practical foundation for contemporary board perspectives on AI governance. In transformation and operating models, he can 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.

Rajesh can also support board oversight of technology and operational risk, business continuity, resilience and management preparedness for disruption. As a current entrepreneur, he brings a practical perspective on growth, financial discipline, customer trust, technology adoption, regulatory responsibility and building sustainable organisational capability.

EXPERIENCE THAT ENABLES BOARD CONTRIBUTION

At ICICI, Rajesh worked across Economic Research, Credit Appraisal and Project Finance, developing a strong foundation in assessing business models, capital requirements, cash flows, financial viability and execution risk. Across technology organisations, he worked at the intersection of business requirements, banking and wealth-management technology, testing and programme leadership.

At Franklin Templeton, Rajesh held senior leadership responsibilities across Technology, Operations, Business Excellence and Transformation and was a member of the 12-member India Management Committee. He established the firm's first offshore Legal Shared Services Centre and built a 65-member Centralised Testing Services organisation, one of the firm's three global testing organisations, delivering approximately 20% cost optimisation while maintaining business continuity and delivery quality. His experience also includes strategy, technology investments, organisational capability, talent, remuneration, risk, governance and enterprise transformation.

As Founder & CEO of Financial Radiance, Rajesh leads strategy, growth, financial stewardship, technology adoption, process excellence, regulatory compliance, risk and stakeholder management. The firm manages over ₹250 crore across 425+ families with a four-member team. He has built scalable processes and technology-enabled workflows to combine personalised advice with disciplined execution, and has authored books including *Retire On Your Terms*, *Second Innings On Your Terms* and *The Career Escape Plan*.

BOARD READINESS

With 30+ years spanning finance, technology, enterprise transformation and entrepreneurship, Rajesh brings a breadth of experience suited to boards navigating growth, change and increasing complexity. He holds an MMS in Finance from Jamnalal Bajaj Institute of Management Studies (JBIMS), Mumbai, a BE in Mechanical Engineering, and is a CFP®. He has completed the IICA Independent Director Proficiency Assessment with an 84% score and is registered with the Independent Director Databank. He seeks to bring to the boardroom an integrated perspective on strategy, capital, technology, risk, transformation and long-term value creation.