CHAITRALI PANDHARPURE

Enterprise Risk, Technology Risk & Governance Leader

Professional Summary

Senior Enterprise Risk and Governance Leader with 20+ years of experience in banking technology risk, regulatory compliance, audit governance, and enterprise control frameworks within global BFSI organizations. Proven track record in leading large-scale risk remediation programs, strengthening control environments, and driving regulatory compliance. Extensive experience partnering with regulators, auditors, CIOs, and senior leadership to mitigate operational and technology risks and deliver sustainable governance outcomes. **Proven leader in closing high-risk regulatory findings, achieving sustained >95% control compliance, and strengthening governance across multi-region banking platforms.**

Experience

Deutsche India – AVP | Pune | May 2017 – Present

- Senior Risk, Control & Governance Lead – Corporate Banking Technology
- Oversight across multi-region corporate banking platforms, covering 100+ applications and high-risk regulatory portfolios.
- Lead enterprise-wide technology risk, compliance, and governance programs across payments, cash management, and enterprise data platforms.
- Partner with CIOs, risk functions, internal audit, and regulators to strengthen control environments and regulatory readiness.
- Drive large-scale risk remediation initiatives aligned with Deutsche Bank risk standards and regulatory expectations.
- Strengthened operational resilience through improved incident, problem, and control governance.
- Oversee lifecycle management of audit findings, self-identified issues, regulatory actions, and operational risk events.
- Design and implement governance frameworks, control monitoring processes, and compliance reporting mechanisms.
- Lead senior management reporting, governance forums, and executive dashboards.
- Provide strategic advisory on emerging risks, regulatory changes, and control deficiencies.
  Key Achievements:
- Led closure of legacy F4/F3 regulatory findings (100+ actions, 78 critical systems), reducing supervisory risk and strengthening regulatory confidence.
- Achieved sustained control compliance above 95% across ~6,000 controls.
- Improved audit ratings and reduced repeat findings through structured remediation and governance uplift.
- Enhanced regulatory readiness across multiple geographies.

Banking

Regulatory Compliance

Operational Resilience

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Core Competencies

- Enterprise Risk Management (ERM)
- Technology & Operational Risk
- Regulatory Compliance & Audit Management
- Risk & Control Self-Assessment (RCSA / RCA)
- Issue & Finding Management
- Control Framework Implementation
- KRI / KPI Governance
- Regulatory Engagement
- ISO 27001 Governance
- Program & Change Governance
- Senior Stakeholder Management
- Risk Reporting & Executive Dashboards
- Information Security & Data Governance

Certifications

- ISO/IEC 27001:2022 Lead Auditor & Lead Implementer
- ITIL V3 Expert (Lifecycle Modules)
- PRINCE2® Practitioner
- Google Cloud Digital Leader
- Google Cloud Generative AI Leader
- A2 German Language Certification – Max Mueller Bhavan

Education

- Post Graduate Diploma in Business Administration (E-Business) – 2009 Welingkar Institute of Management.
- Bachelor of Engineering (Computer Science) – 2004, University of Pune
- Diploma in Computer Engineering – 2001 Cusrow Wadia Institute of Technology, Pune

Global Exposure

- APAC, Europe, UK Regulatory Programs
- Multi-country payment platforms
- Cross-border governance initiatives

Leadership Engagements

Enterprise Data Management Governance (2025–Ongoing)

- Lead change governance and architecture compliance reviews.
- Ensure audit readiness across payment and data platforms.

Payments & Cash Management Controls (2024–2025)

- Led enterprise control uplift and remediation program.
- Reduced technology risk exposure through standardized governance practices.

CB Technology Risk & Governance (2021–2024)

- Headed divisional risk advisory, audit management, and RCSA programs.
- Led KRI governance and risk escalation processes.

Production Integrity & Problem Management (2019–2021)

- Led APAC-wide problem management and service stability initiatives.
- Reduced recurring incidents through structured RCA processes.

Cognizant Technology Solutions – Associate Operations Manager | Pune | Jul 2012 – Apr 2017

- Led enterprise access governance and security compliance programs supporting global investment banking operations..
- Led SOX, FED, and regulatory control assessments.
- Coordinated internal and external audits and remediation activities.
- Oversaw evidence management and compliance documentation.
- Chaired governance and control remediation forums.

Key Achievements:

- Delivered multi-year access governance remediation with zero major audit failures.
- Recipient of Associate of the Quarter (2015) and Going the Extra Mile Award (2016).

Barclays Technology Centre India – IT Infrastructure Analyst | Pune | Apr 2010 – Dec 2011

- Managed enterprise change governance for production and non-production environments.
- Led CAB, eCAB, and governance review forums.
- Conducted impact analysis and regulatory change assessments.
- Strengthened change compliance and risk mitigation processes.

Earlier Career – Cognizant, Tech Mahindra, Wipro BPO | 2004 – 2010

- Delivered application support, service management, and operational governance across telecom and BFSI platforms
- Developed foundational expertise in IT operations, risk controls, and service governance.

Leadership & Governance Contributions

- Member of cross-functional risk governance forums.
- Mentor for junior risk and compliance professionals.
- Contributor to enterprise control framework design.
- Trainer for risk awareness and regulatory compliance programs.
- Contributor to policy development and governance standards.