

EXECUTIVE & BOARD PROFILE

Rajesh Minocha, CFP®



Executive Positioning

Rajesh Minocha brings more than three decades of leadership experience across banking, financial services, enterprise technology and entrepreneurship. During a 21-year corporate career with ICICI, Polaris, HCL Technologies, Wipro and Franklin Templeton, he developed expertise in project finance, credit appraisal, technology transformation, global operations, governance and enterprise leadership. As one of twelve members of Franklin Templeton India's Management Committee, he contributed to enterprise-wide decisions on strategy, governance, technology investments, talent and operational excellence.

After achieving financial independence at 45, he founded Financial Radiance, building a technology-enabled wealth management practice managing over ₹250 crore across more than 425 client families. His unique combination of corporate leadership, entrepreneurship, financial expertise and thought leadership equips him to bring balanced judgement, strategic insight and long-term value creation to the boardroom.

Board Value Snapshot

Board Perspective	Evidence
Enterprise Leadership	Franklin Templeton India Management Committee
Financial Expertise	Project Finance, Credit Appraisal, CFP®
Transformation Leadership	Global Technology & GCC Creation
Entrepreneurial Mindset	Founded Financial Radiance after Financial Independence
Governance Perspective	Regulated Financial Services + Independent Director Readiness
Thought Leadership	3 Books • Investor Education • Media Contributor
Long-term Value Creation	Corporate Leadership + Entrepreneur + Educator

Board Competency Matrix

Competency	Evidence	Career Stage
Strategy	Franklin India Management Committee	Franklin
Financial Stewardship	ICICI Project Finance	ICICI
Technology Leadership	Global Testing Organisation	Franklin
Enterprise Transformation	Legal Shared Services + Change Leadership	Franklin
Business Performance	Corporate Planning + Business Excellence	Polaris / Franklin
Entrepreneurship	Built ₹250+ crore Financial Radiance	Current
Governance	IICA + Regulated Financial Services	Current
Talent Development	Business Literacy + 65-member organisation	Franklin
Stakeholder Management	Global leadership, clients and partners	Multi-company
Thought Leadership	3 books, media, investor education	Current

Corporate Leadership

Rajesh's corporate career spans project finance, banking technology, enterprise transformation and global asset management. Beginning with project finance and credit appraisal at ICICI, he developed a strong grounding in evaluating investments, business models and financial risk. Subsequent leadership roles at Polaris, HCL Technologies and Wipro strengthened his expertise in enterprise technology, delivery excellence and large-scale transformation. At Franklin Templeton he held multiple leadership responsibilities and, as a member of the India Management Committee, contributed to enterprise strategy, governance, operational excellence, talent development and technology-enabled business transformation.

Entrepreneurship & Business Building

After attaining financial independence, Rajesh established Financial Radiance with a vision of helping families achieve financial freedom through disciplined planning and evidence-based investing. Over the past decade he has built a scalable, technology-enabled practice managing over ₹250 crore while operating within one of India's most regulated industries. His entrepreneurial journey provides practical insight into growth, client trust, digital adoption, business resilience and long-term value creation.

Thought Leadership

Rajesh has consistently believed that knowledge creates long-term value. He led Franklin Templeton's Business Literacy initiative that strengthened business understanding across approximately 2,000 employees and was later adopted globally. Today he continues this mission through investor education, keynote speaking, media interactions and authorship of three books, helping thousands make better financial decisions.

Selected Leadership Highlights

- Member of the Franklin Templeton India Management Committee.
- Built Franklin Templeton's first offshore Legal Shared Services Centre.
- Established one of the organisation's three Global Testing Centres.
- Created the Business Literacy Initiative adopted across approximately 20 countries.
- Built Financial Radiance into a ₹250+ crore wealth management practice.
- Author of three books and recognised investor educator.

Leadership Domains

★★★★★ Enterprise Leadership & Governance

Board-level exposure through the Franklin Templeton India Management Committee, contributing to enterprise strategy, governance, organisational development, technology investments, talent management and operational excellence. Led Business Literacy, enterprise change and disaster recovery initiatives, developing an enterprise-wide perspective beyond functional leadership.

★★★★★ Global Transformation & GCC Leadership

Established the first offshore Legal Shared Services Centre, built one of three global testing organisations and led enterprise technology transformation. Demonstrated capability in building global operating models, managing stakeholders and delivering large-scale transformation.

★★★★★ Strategy, Operations & People Leadership

Led strategic initiatives during the global financial crisis, improved customer outcomes, strengthened operational excellence and developed high-performing teams. Experience spans strategy execution, resilience, people leadership and organisational effectiveness.

★★★★★ Entrepreneurship & Business Building

Founded Financial Radiance after achieving financial independence and built a technology-enabled wealth management practice operating in a highly regulated industry. Experience includes growth strategy, client trust, digital adoption and sustainable business building.

★★★★★ Knowledge Leadership & Capability Building

Created Franklin Templeton's Business Literacy initiative that reached approximately 2,000 employees and expanded to around 20 countries. Continued this mission through three books, media contributions, public speaking and investor education.

★★★★★ Leadership, Talent & Culture

Known for leading through influence, building collaborative teams, mentoring professionals and strengthening organisational capability. Believes sustainable performance is driven by culture, learning and empowered people.

★★★★★ Board Readiness & Governance Perspective

Combines extensive enterprise and entrepreneurial experience with formal Independent Director readiness. Brings practical governance insight across strategy, finance, technology, people, risk and regulated financial services.

Leadership Philosophy

I believe strong governance is not about compliance alone; it is about creating enduring institutions. Boards create value by encouraging strategic thinking, prudent capital allocation, ethical leadership, innovation, disciplined execution and a culture of accountability. My leadership philosophy is built on continuous learning, independent judgement, collaboration and long-term thinking.

Board Philosophy

As an Independent Director, I seek to contribute by asking thoughtful questions, encouraging constructive debate, supporting management while maintaining independence, and helping organisations create sustainable long-term value for shareholders, customers, employees and society.

Board Roles of Interest

Industry Experience

- Banking & Financial Services
- Asset & Wealth Management
- Financial Technology (FinTech)
- Technology & IT Services
- Professional Services
- Education & Financial Literacy

Board Committees

- Audit Committee
- Risk Management Committee
- Technology & Digital Transformation Committee
- Nomination & Remuneration Committee
- CSR & ESG Committee
- Investment Committee

Areas of Contribution

- Strategy & Growth
- Corporate Governance
- Digital Transformation
- Risk & Regulatory Oversight
- Customer & Stakeholder Experience
- Talent & Leadership Development

Professional Distinction

- Certified Financial Planner (CFP®)
- Master of Management Studies (Finance), JBIMS
- Bachelor of Engineering (Mechanical)
- Author of three books on retirement, careers and personal finance
- Regular contributor to leading financial publications and television channels
- Investor awareness speaker for corporates, institutions and professional bodies
- Independent Director Proficiency Assessment completed

Professional Affiliations

- Certified Financial Planner (CFP®)
- AMFI Registered Mutual Fund Distributor
- IRDA Certified
- Independent Director Proficiency Assessment
- Member, FPSB

Publications

- Retire On Your Terms
- Second Innings On Your Terms
- The Career Escape Plan