

A LIFETIME JOURNEY · 25+ YEARS

CXO · Board Advisor · MSME & BFSI Strategist

Dr. G. Rameshkumar

D.Litt. (Honoris Causa)

A 25-year journey of building
India's MSME ecosystem.

From a sales executive to a national changemaker.
From one state to a hundred thousand entrepreneurs.

"Combining commercial excellence with social impact, driving sustainable growth aligned with Viksit Bharat 2047."



CHAIRMAN · ENTREPRENEURS CONNECT BHARAT
BHARAT

Founder, Author & Chairman – Ocean of Solutions
Solutions

Recommended for

The Padma Shri Award · 2027

MSME · BFSI · Financial Inclusion · Nation-Building

A VISIONARY LEADER AT THE INTERSECTION OF
MARKETS & IMPACT

A trusted MSME ecosystem builder.

*A transformation leader who turns policy
into practice at the grassroots.*



Dr. G. Rameshkumar

BFSI · MSME · NATION-BUILDING

Six arenas where his leadership compounds.

A CXO & Board-level operator who'd rather build than talk — across strategy, governance, capital, ecosystems and human ecosystems and human capital.

01 · STRATEGY

Enterprise & MSME Growth

Financial inclusion woven into scalable
business design.

02 · GOVERNANCE

Board | P&L | Risk

Rigorous board-level governance and
compliance ownership.

03 · POLICY

MSME Financing Adherence

MSME Financing, Government Schemes &
Policy Advisory at scale.

04 · MARKETS

Lending & Capital Markets

Gold Loan, Retail Lending & Capital Markets
fluency.

05 · ECOSYSTEM

Partnership Architecture

Banks, NBFCs, Government, Industry Bodies
orchestrated together.

06 · PEOPLE

3,500+ Team Leadership

Cultural transformation at the head of multi-
state operations.

A LIFETIME IN ONE LINE

Commercial excellence + Social impact + Viksit Bharat 2047.

Five turnings that built a national changemaker.

Sales Executive → Chairman



LIFETIME FOOTPRINT

25+

Years of P&L, governance & public-facing leadership.

PEOPLE LED

3,500+

Employees across 11 states at Muthoot.

NATIONWIDE INFLUENCE

1,00,000+

MSMEs, startups & entrepreneurs reached through his platforms.



Visionary CXO · Board-level Leader

A SALES EXECUTIVE'S SON FROM KOLLAM, KERALA

Roots in Kerala. Reach across India.

From the village of Kollam to the chair of a national MSME platform.

01 · HERITAGE

Kollam, Kerala to Mumbai.

Born of a Bhabha Atomic Research Centre lineage
Settled in Mumbai with his family — a household of
two daughters in college & school, a lecturer spouse,
and blessings of late mother & father

02 · EDUCATION

IIM-A & B.Com, Mumbai.

Strategic Management Programme at IIM Ahmedabad.
MBA in Marketing & Finance at SIES College of
Management Studies, Mumbai. B.Com from the
University of Mumbai.

03 · LANGUAGES

Four tongues. One India.

English, Hindi, Marathi, Malayalam — fluent across the
languages that bridge MSMEs from Kerala to the rest
of the country.

05 · CAREER MILESTONES

FOUR CORNERSTONES OF A 25-YEAR CORPORATE TRAIL

Where the BFSI leadership was forged.

"Each chapter grew in scope — capital markets, gold loan P&L, MSME ecosystems, and national partnerships."

WHY THIS ARCS MATTERS

Each chapter "compounded" — not added, but multiplied.

₹1,400

CRORE · AUM AT MUTHOOT

A TRAIL OF PROOF

Capital markets · Gold loan P&L · 11-state leadership · 100+ bank/NBFC network.

01 · THE FOUNDATION

Indiabulls & Capital Markets

2000 – 2009 · Assistant Manager → Senior Vice President

A nine-year run under the mentorship of Promoter Mr. Sameer Gehlaut, then onward to **MF Global Sify, Phillip Capital & Unicon Securities**. Capital markets, HNI, institutional & retail growth — with consistent revenue leadership.

02 · THE SCALE-UP

Muthoot Fincorp

Muthoot Pappachan Group · Vice President – Zonal / State Head

P&L ownership across 11 states. AUM ~₹1,400 Cr. 3,500+ employees led. 500+ branches set up. Recognised directly by Chairman **Shri. Thomas John Muthoot** for leadership & innovation.

03 · THE BUILD

Mangal Credit & Fincorp Ltd.

Listed NBFC · Chief Business Officer – Gold Loan

Built the gold loan business from ground zero. Owned end-to-end P&L: product, branches, compliance, alliances, network expansion. A clean, zero-to-scale leadership proof.

04 · THE EXPANSION

RupeeBoss Financial Services

Vice President & Business Head – Channel Sales · Dec 2021 – Present

National B2B2C channel strategy across 100+ Banks & NBFCs. Built a nationwide partner ecosystem of CAs, CS, Advisors, DSAs — driving MSME, retail & secured lending growth for the platform.

Today he's wearing three leadership hats.

All within Pcred Group of Companies — the platform that now anchors India's MSME enablement & insurance ambition.

01 · FLAGSHIP

Pcred Group of Companies

Chairman — Entrepreneurs Connect Bharat

- National platform aggregating **finance, technology, HR, marketing, logistics & policy policy enablement** for MSMEs.
- Handholding entrepreneurs through **CGTMSE, PMEGP, MUDRA, Stand-Up India, NATS & NAPS.**

02 · INNOVATION

Pcred Venture Private Limited

Chief Business Officer

- Driving the venture arm's **portfolio growth & market reach** across India's startup & MSME landscape.
- Architect of the patented **360° Business Solutions Aggregator model** — the world's first of its kind. Copyright (L-92299/2020).

03 · PROTECTION

Insurath (Insurance arm of Pcred)

Executive Director

- Steering the insurance vertical into the MSME segment — protecting the businesses that build the country.
- Aligning insurance penetration with **Atmanirbhar Bharat & Viksit Bharat 2047.**

07 · SIGNATURE CONTRIBUTION TO MSME

TWO LEADERSHIP POSTS · ONE NATIONAL AGENDA

Building the rails of India's MSME economy.

"A national platform connecting entrepreneurs with finance, technology, HR, marketing, logistics & policy enablement."



Dr. G. Rameshkumar

TRUSTED ECOSYSTEM BUILDER

"Strategic interface with the Ministry of MSME, Banks, NBFCs, Chambers & Global Forums."

GOVERNMENT SCHEMES AIRTIGHT

S1CGTMSE

S2PMEGP

S3MUDRA

S4Stand-Up India

S5NATS

S6NAPS

Handholding MSMEs through every national pathway to formal finance & growth capital.

FLAGSHIP · NATIONAL PLATFORM

Chairman — Entrepreneurs Connect Bharat

An initiative of Pcred Group of Companies.

A bridge that aggregates every resource a small business needs to start, sustain, and scale — across India's states and sectors.

1,00,000+

MSMEs & STARTUPS IMPACTED

NATIONAL ECOSYSTEM

Former Director General — MSME Bharat Manch

An initiative of RupeeBoss Financial Services.

India-wide MSME enablement ecosystem — strategic partnerships with Government bodies, chambers & institutions nationwide.

10,000+

KEYNOTE SESSIONS DELIVERED

THE NORTH STAR

"From corporate career to national ministry — a private citizen turned public-facing policy partner."

The footprint,

measured not in titles but in the lives of MSMEs, startups & entrepreneurs reached across India.

25+

YEARS LEADERSHIP

Across BFSI, MSME & Financial Inclusion.

1,00,000+ 10,000+

MSMEs & STARTUPS

Directly impacted across India.

10,000+

KEYNOTE SESSIONS

Across forums, chambers & institutions.

3,500+

PEOPLE LED

Across 11 states at Muthoot Fincorp.

Five commitments one legacy.

Not bullet points — but five interlocked strands of the same lifetime mission.

01

MSME & Entrepreneurship

DEVELOPMENT

Mentoring **thousands of MSMEs, startups & entrepreneurs** across India. Building networking ecosystems and promoting entrepreneurship as a livelihood.

02

Financial Inclusion & Funding

BUSINESS FUNDING

Facilitated **secured & unsecured finance, working capital, project project funding & growth capital**. Bridging the gap between financial institutions and small businesses.

03

Skill Development

EMPLOYMENT GENERATION

Industry-academia collaboration, apprenticeship & employability programs. Livelihoods for youth & professionals.

04

Institution Building

ECOSYSTEMS

Strengthening India's entrepreneurial ecosystem. Collaborations among **industry bodies, professionals, financial institutions, educational institutions & government agencies**.

05

Social Service

COMMUNITY DEVELOPMENT

Welfare across education, livelihood enhancement & underprivileged support. Responsible entrepreneurship with a focus on **social impact & nation-building**.

Recognition that mirrors a lifetime.

"Indian & international honours — across chakravyuh, charity & changemaking."

2011

Paul Harris Fellow

Rotary International · Service above self.

2019

REX Karmaveer Global Chakra Award · Bronze

Global recognition for changemaking leadership.

2020

Doctor of Letters (Honoris Causa)

Global Human Peace University · D.Litt. conferred.

2020

Indian Achievers Award · Rashtriya Udyog Ratan

Promising MSME Leader · National MSME ecosystem recognition.

2021

International Excellence Award

Book of World Records · Global footprint confirmed.

2025-26

REX Karmaveer Silver + SIES Distinguished Alumni Award

Two milestones across the recent years.

THE PEAK

Padma Shri Award 2027

Recommended to the Padma Awards Committee, Ministry of Home Affairs, Government of India — for India — for exceptional contribution to MSME development, entrepreneurship promotion, financial inclusion, financial inclusion, skill development & nation-building.

2027

RECOMMENDED BY A PADMA LAUREATE

"I strongly & wholeheartedly recommend Dr. G. Rameshkumar for the conferment of the Padma Shri Award." — Dr. R. A. Mashelkar

A Padma laureate recommends.

"With great pride & conviction."

Addressed to

The Padma Awards Committee, Ministry of Home Affairs, Government of India.

Subject: Recommendation of Dr. G. Rameshkumar for the Padma Shri Award

*"It is with great pride and conviction that I recommend Dr. G. Rameshkumar for the prestigious **Padma Shri Award** in recognition of his exceptional contributions to the fields of MSME development, entrepreneurship promotion, financial inclusion, skill development, and nation-building."*

Over twenty-five years, he has emerged as one of India's most dedicated champions of the Micro, Small & Medium Enterprises sector. He has positively impacted over **1,00,000 MSMEs & startups** across India.

"Yours sincerely,"

Dr. R. A. Mashelkar · FRS · Padma Shri, Padma Bhushan, Padma Vibhushan

THE RECOMMENDER

**Dr. R. A.
Mashelkar**
FRS

Padma laureate · Scientist · Statesman

FORMERLY

- Director General, CSIR
- Secretary, Dept. of Scientific & Industrial Research
- President, Indian National Science Academy
- Chairman, National Innovation Foundation
- Member, Science Advisory Council to PM

"National Research Professor"

When a Padma Vibhushan laureate recommends a fellow citizen, the nation takes note — of a lifetime that has finally been seen at the highest level.

A man, a family, a mission ahead.

Private life as a quiet foundation. Public ambition as a national one.



Dr. G. Rameshkumar

Mumbai, India · Settled for life.
Hailing from Kollam, Kerala.

THE NEXT CHAPTER

Board & CXO Aspiration.

To serve on Boards / CXO roles of growth-driven institutions in **BFSI, MSME, FinTech, NBFCs, Development Finance & Impact-led organisations** — contributing strategic governance, scalable growth & inclusive nation-building.

THE FAMILY

A household of teachers & daughters.

Spouse: Ms. Shyne Ramesh — Lecturer, Swami Vivekanand Jr. College.

Daughter: Ms. Sharanya Ramesh — BA, English Lit., St. Xavier's.

Daughter: Ms. Lavanya Ramesh — Class 7, Swami Vivekanand High.

Mother(Late): Smt. Vasantha Ganeshan,

Father (Late): Shri. P. N. Ganeshan · BARC · 2023.

THE ROOTS

Kollam to Chembur.

Village: Kollam, Kerala. **Home:**

B/908, Radhika Residency, Tilak Nagar (W), Chembur, Mumbai 400089., WA: +91 7982218029

ENGLISH

HINDI

MARATHI

MALAYALAM