

Bharti Sharma

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Career Summary

Mission-driven management professional and educator with 13+ years of blended experience across frontline banking, policy research, social entrepreneurship and BFSI Consulting. Combines practical wealth & banking expertise with interdisciplinary research in behavioural decision-making and cognition–AI interfaces (ASLT). Experienced guest lecturer, curriculum developer and mentor with a strong track record of training, public engagement and community impact.

Skills

Core Competencies: *Teaching & Engagement Focussed*

- **Cognition–AI Interfaces & Behavioural Theory (ASLT)** — chemosensory / environmental modulation, design of human-centric AI tools.
- **Wealth Management, Mutual Funds & Investment Landscape** (registered ARN distributor; advisory & investor education).
- **Startup Valuation, Lean Startup Methodology & New Enterprise Finance.**
- **Time Value of Money, Corporate Finance & Decision Making.**
- **Management of Banks & Financial Institutions, Corporate Strategy, Corporate Governance & Ethics.**
- **Macroeconomics & BGS (Business-Government-Society), Behavioural Public Policy, Sustainability & BRSR.**
- **Organisation Behaviour, B2B Marketing & Marketing ROI, Decision Making under Uncertainty.**

Professional Experience

13years 3months

Independent Wealth Management Professional & Mutual Fund Distributor

September 2025–Date

Creso & Partner AMCs (Aditya Birla Sun Life MF, Bajaj Finserv AMC, Invesco)

Providing **independent wealth management advisory** and **distribution services** to retail, HNI, and family-office clients under **Creso Wealth Partners**. Authorized **Mutual Fund Distributor** empanelled with **Aditya Birla Sun Life, Bajaj Finserv Asset Management Ltd.**, and **Invesco**, focusing on tailored financial planning and asset allocation strategies. Offering **goal-based portfolio management**, combining mutual funds, insurance, and hybrid asset classes aligned to client risk profiles and time horizons.

State Bank of India (Officer Scale III) Assistant Vice President

July 2012–Date

- Managed large retail & institutional portfolios (multi-hundred crore CASA & loan mobilization), consistently low GNPA, digital adoption and audit excellence. Achieved measurable business growth (deposits, loans) and operational KPIs.
- Led branch governance, AML/KYC & enhanced due diligence practices; designed SOPs, risk dashboards and early warning systems for NPA detection. Recognized with multiple SBI GEMS awards and AA audit ratings.
- Designed and delivered in-house training for junior staff on BFSI fundamentals, risk & compliance, and customer engagement.

Independent / Freelance— BFSI Trainer & Wealth Management Advisor

2023 – Present

Conducted workshops and curated curriculum on banking operations, investment products, financial planning and mutual funds; mentored PGP / MBA learners and early-career professionals.

Co-founder-Kolloquial(Regional Language App)

July 2024 – August 2025

Led product validation using Lean Startup principles; prepared prototype and applied to Y Combinator (Fall).

PURA-Providing Urban Amenities in Rural Areas (www.drapjabdulkalampura.com)

Conceptualized and operationalized a fully bootstrapped social enterprise driving rural infrastructure, waste-to-compost, and forest conservation programs. Designed and implemented governance frameworks, established multi-stakeholder engagement models with local authorities, and scaled community-based initiatives. Delivered end-to-end program management with robust risk controls, process optimization, and measurable sustainable impact.

Co-founder -Wellness India

January 2021– Date

- Provide free care and holistic wellness guidance to individuals in need, integrating evidence-based physiotherapy and lifestyle-based healing.
- Develop personalised wellness and recovery plans blending physical fitness, mind–body balance, nutrition, and behavioural habit design.
- Promote lifelong well-being through practices such as Radio-taiso, Surya Namaskar, Hara Hachi Bu, Pomodoro Technique, Rainbow Meals, and mindfulness-based health routines.
- Advocate for accessible health, sustainable fitness, and the “Wellness India” philosophy focused on physical, mental, and emotional flourishing.

Education

Course	Institute	Year	Highlights
MBA (PGPEM)	<i>Indian Institute of Management, Bangalore</i>	2023-25	Top 20%
B.Ph.T. (Physiotherapy)	<i>Post-Graduate Institute of Medical Education & Research, Chandigarh</i>	2006-11	Degree Topper

Research & Strategic Projects

1. Authored Case Study:**China-U.S. legal issues** in ByteDance’s Musical.ly acquisition & TikTok merger.
2. **BRSR Analysis**:SEBI compliance reports, comparing top & bottom BSE-listed firms.
3. **EV as a Sustainable Mobility – The Indian Context**:LI **4,355 impressions & 2,497 member reach**
4. **New Enterprise Financing (Idea Forge)**: Tracked financial journey from ideation to IPO.
5. **SBI Valuation**: Derived intrinsic share price using **financial modelling**.
6. **Bridgewater Associates**): Analysed decision-making in **the world’s largest hedge fund**.
7. **Corporate Strategy (Titan)**: Evaluated business growth & market positioning.

Technical & Analytical Tools

MS Office | AML Databases | CRM Systems | Audit Trail Documentation | Data Review & Reporting | Analytical Leads usage | Financial Statements Analysis |Data Quality | Work Flow Management | Dashboards Analysis

Certifications

Gen AI for Business, IIT Bombay(2025);**Six Sigma White Belt** ,CSSC (2025); **AMFI NISM VA**,SEBI(2025);**Chinese Business Law**, Renmin Business School, Beijing, China(2023) ;**Moody’s Certification in Commercial Credit**, SBI (2022); **CAIIB, JAIIB**, IIBF (2014, 2013) ; **Disaster Management**, IGNOU (2009)

Hobbies & Interests

Radio-taiso exercises, classical Indian dance forms, instrumental music, stargazing, caring for pets & nature.