

Bharpur “Bo” Singh

President/CEO



Areas of Practice

- Credit Risk Evaluation
- Interest Rate Risk Evaluation
- Liquidity Risk Evaluation
- Operational Risk Evaluation
- Compliance Risk Evaluation
- Strategic Risk Evaluation
- Reputation Risk Evaluation
- Loan Reviews
- Asset Liability Management Audits
- Audit Management

Education/Qualifications

- MBA, St. Mary's University, San Antonio, TX
- BS, Syracuse University, Syracuse, NY
- Office of the Comptroller of the Currency's (OCC) Evaluating Bank Management
- OCC Bank Supervision School
- OCC Portfolio Management Techniques
- OCC National Credit School
- OCC Treasury Management/Capital Markets School
- OCC Internet Banking Training
- OCC Bank Examining I and II
- Customer Care University
- Total Quality Management Awareness, Process Action Team, and Facilitator Courses

Principal Areas of Practice

Strong project leadership and business development background. Experienced in financial institutions enterprise risk management and assessment. Proficient in the analysis of internal policies for compliance with regulatory guidelines. Strong process review, reporting and communication skills.

Experience

President, T. Gschwender & Associates, Inc. July 08 – Present

Manage day-to-day operations of a 30 year old, well-established consulting company (T. Gschwender & Associates, Inc.) responsible for conducting independent loan reviews for financial institutions in the Northeast. Responsibilities include:

- Developing new business with financial institutions located in the company's market area
- Overseeing loan review specialists and ensuring loan review meets company's quality control criteria and financial institution engagement letters
- Conduct/lead independent loan reviews
- Discuss results with financial institution senior management and Board of Directors

Regional President, Adirondack Bank, Jun 05 to Jul 08

Responsible for developing and maintaining new business relationships in Bank's northern market in Franklin, Clinton, and Essex counties and Bank's largest metropolitan market, Syracuse (Onondaga County).

- Managed one of the Bank's largest commercial loan portfolios
- Helped develop an effective marketing strategy for the market
- Supervised Branch Managers

Senior Vice President of Risk Management, Adirondack Bank, Apr 03 to Oct 06

Oversaw all aspects of the bank's enterprise wide risk management function, reporting directly to Chairman of the Board but working on a day-to-day basis with the bank President and other senior managers to ensure a safe-and-sound operating environment. Responsible for identifying, measuring, monitoring, and controlling major risks associated with banking, to include but not limited to: Compliance, Transaction, Credit, Interest Rate Risk, Liquidity, Strategic and Reputation risks. Administered the bank's compliance programs and conduct loan reviews on annual basis.

- Led the bank through three satisfactory regulatory Safety and Soundness Examinations, a Compliance Examination, and a Community Reinvestment Act (CRA) Examination by federal and state examiners
- Developed a cost effective audit program that thoroughly evaluates risks associated with all bank activities

Associate National Bank Examiner, Department of the Treasury's Comptroller of the Currency (OCC), Nov 99 to Apr 03

Portfolio manager (direct supervisory responsibility) for two community banks with total assets over \$200 million. Led, conducted and assisted in risk based regulatory examinations.

Compiled and analyzed data and formulated conclusions, to include risk assessment of various products and services. Prepared examination reports. Coordinated with other OCC personnel and participated in discussions with bank management and Board of Directors.

Developed recommendations for future supervisory strategies, to include development of plans to effect corrective action and monitor progress.

- Assisted in over thirty bank examinations (led three), to include review of bank's Capital, Earnings, Liquidity, Investments, Loan Portfolios, Interest Rate Risk Management, Board/Management Effectiveness, and Audit/Internal Control Functions
- Awarded Comptroller of the Currency's Quest for Excellence Award by Quality Assurance

United States Air Force – Active Duty, Oct 79 - Nov 99

- Air Education and Training Command's Inspection General (IG) - Reported to the Director of the Education Branch at national headquarters responsible for conducting quality assessments (audits) of Department of Aerospace Studies at major universities nationwide
- Senior manager reporting to the Director of the Human Resources Department serving over 4,800 employees in 23 diverse units
- Several other assignments in personnel and examining roles