

DR. AJITH MENON
COUNTRY HEAD • CORPORATE BANKING
Redlands Ashlyn
Mob: 8688251511
Email: xrfbanks1@ashlyninstruments.com

- *Precious Metal Analysis Expert*
- *Digital Gold Loan Specialist*
- *Certified Gold Valuer/Appraiser*
- *Gold Trainer - MSME*

✦ 15+ YEARS LEADERSHIP IN PRECIOUS METALS ANALYSIS, GOLD TECH & RISK GOVERNANCE

Accomplished banking and precious metal industry leader specializing in gold loan architecture, XRF technology integration, and institutional risk governance. Combines deep technical proficiency in precious metal analytics with executive strategy to empower banks, financial institutions and NBFCs in building resilient, high-performing, and NPA-resistant gold asset portfolios.

15+ Yrs	XRF Tech	NPA Shield	Pan-India
INDUSTRY EXPERTISE	PRECISION ANALYSIS	RISK MITIGATION	BANKING ADVISOR
Deep Banking & Gold Domain	*Automated Assaying Systems*	*Spurious Gold Collateral Zeroing*	*Scheduled Banks & NBFCs*

CORE STRATEGIC PILLARS — BUILDING HIGH-INTEGRITY GOLD LOAN ECOSYSTEMS

Portfolio Optimization & Risk Mitigation

Architect of proven institutional frameworks that drastically minimize NPAs, eliminate spurious gold collateral risk, and strengthen end-to-end asset security across multi-branch networks.

⚡ Digital Gold Solutions & XRF Integration

Spearheading tech-driven lending workflows, non-destructive automated assaying systems, and seamless digital appraisal platforms for agile modern banking institutions.

Institutional Governance & Training

Authoritative policy formulation, gold auditing Standard Operating Procedures (SOPs), and large-scale capacity building and certifications for banking executives.

ACCREDITATIONS, LEADERSHIP & DOMAIN MASTERY

KEY CREDENTIALS & ACCREDITATIONS

- **Honorary Doctorate:** In recognition of distinguished leadership, industry contributions, and pioneering gold-tech initiatives.
- **Certified Gold Valuer:** Indian Gems & Jewellery (IGJ) Kerala – expert certification in precious metal purity.
- **National Member:** Crime Grievance & Intelligence Council (CGIC) – New Delhi..
- **Awarded Excellence Honours:** National Professional Excellence & Gold Purity Assessment Solutions Honours.

INSTITUTIONAL ADVISORY & DOMAIN MASTERY

- **Trusted Banking Advisor:** Assisting leading scheduled commercial banks and premier NBFCs on gold loan portfolio health.
- **Precision Gold Auditing:** Mastery in precious metal assaying, hallmarking benchmarks (BIS), and counterfeit detection.
- **Tech-Enabled Lending:** Integrating automated valuation pipelines to accelerate loan turnaround time safely.
- **Institutional Training & SOPs:** Conducting high-impact executive training modules on gold valuation and fraud prevention.

STRATEGIC VALUE TO BANKING PARTNERS:

Helping financial institutions safeguard capital, modernize gold appraisal ps, implement strict audit compliance, and eliminate counterfeit vulnerability through certified XRF technology and gold governance frameworks.

Connect me for Institutional Partnerships & Advisory

Corporate Banking • Gold Loan Risk Management • XRF Deployments

Executive Briefings • Demo Presentations • Gold Loan Workshops • Training Sessions & Seminars