SUDHIR D. SUCHAK

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PROFILE

Experienced university faculty with strong financial services background and proven ability to develop effective training curriculum, teach courses and relate to students, faculty and department heads. Able to provide students a unique balance of both academic and "real world" learning solutions in the classroom.

CURRENT FACULTY STATUS

1983 - Present

State University of New York at Buffalo, Jacobs School of Management

<u>Department of Finance</u> – Clinical Assistant Professor and Program Director MS

Finance

Full time faculty starting 2012 after being an adjunct Assistant Professor of Finance for over 25 years. I have taught Management of Financial Institutions, Advanced Corporate Finance, and Investments Management courses in the undergraduate program. Current responsibility includes teaching Management of Financial Institutions in the undergraduate and in MS Finance, and Multinational Banking & Finance course in the MS Finance Program, faculty for NYC Program in Finance and Law, and Personal Finance in the Undergraduate and PMBA Programs. Utilize well thought out practical materials and cases integrating these effectively with the textbook, providing students with an inspiring and challenging learning experience.

OTHER LECTURES & SEMINARS

Renmin University of China MBA Program students on Capital Requirements Directive for Financial Institutions.

Chautauqua Institute Summer Lecture Program on Personal Financial Management And Investments.

COURSE MATERIALS DEVELOPMENT

Multinational Banking and Finance – Practical applications and current issues faced by internationally active, large and complex banking organizations. Discuss key challenges today's corporate CFOs face in funding domestic and global business growth.

International Trade & Foreign Exchange – An introduction to trade finance and common payment methods including Letters of Credit and a review of foreign exchange forward contracts and currency options

Commercial Credit – Case based driven course on the review and understanding of Cash flow management, market and industry in structuring loan facilities to companies Managing for Value – Course to introduce the concept of Economic Value Added (EVA) in the performance culture at two financial institutions, HSBC Bank and Evans Bancorp Personal Financial Management – A guide to the importance of having a personal budget, tools used in managing individual savings and investments, controlling build-up of debt, role of financial institutions in risk management, and financial difficulty.

PAST TEACHING EXPERIENCE

1984 – 2019 Canisius College, Richard J. Wehle School of Business Department of Economics and Finance.

As an adjunct Professor of Finance and Economics for 35 years, have taught Corporate Finance, Advanced Corporate Finance, and Investments Management courses in the undergraduate program. Courses taught in the MBA Program include International Finance, Financial Institutions, Corporate Finance, Multinational Banking, and Management Science. Use well balanced teaching materials integrating textbook theory

with cases providing practical applications to problems confronting today's corporate and financial managers. This provides high applicability in courses in which many of the graduate students are business practitioners.

ACADEMIC PROGRAM/CURRICULUM DEVELOPMENT COMMITTEE (Past Roles)

Canisius College – Member of Entrepreneurship Certificate Program Curriculum Committee. Provided input in curricula planning and in developing course requirements for a Certificate in Entrepreneurship program to meet specific needs of individuals interested in new start-up ventures.

Medaille College – Member of Financial Services Advisory Board. The Board's function was to advise the college in refining and improving curriculum and coursework for its Bachelors of Science Programs in Business Administration and in Financial Services.

TRAINING AND CONSULTATION

Developed and delivered training programs to lending officers, credit executives as well as board of directors on commercial credit and lending for the following banks.

- First Niagara Financial Group
- Northwest Bank
- Evans Bancorp
- Akron National Bank
- Lyons National Bank

BUSINESS EXPERIENCE

1989 – 2012 HSBC Bank USA - Buffalo, New York Senior Manager, Credit Risk Management (2008 – 2012)

Managed a team of professional risk managers having oversight responsibility for wholesale credit risk models at the bank ensuring Basel regulatory compliance.

- Direct implementation of risk management tools to promote overall customer risk rating integrity and determination of accurate and timely default probabilities for Commercial/Industrial, Real estate, and Private Banking clients.
- Responsible for training credit and lending staff throughout North America on the effective use of credit risk models in rating customers, and the role of capital management in meeting bank regulatory requirements.

Global Training Manager, HSBC Finance Group (2005 – 2008)

Developed a well-structured HSBC Finance Academy curriculum centered on learning solutions related to the implementation of Finance Transformation Program for 7,500 Finance staff in 80 countries.

- Managed a team responsible for course development and training on the new Finance GL and reporting systems and processes impacting Finance and Business staff bank wide.
- Implemented globally a curriculum on professional skills to support Finance staff in understanding internal reporting requirements and external regulatory reporting regime (Basel II, Sarbanes-Oxley, and International Financial Reporting Standards).
- Developed course content and trained Credit and Finance executives globally on the impact of the most recent credit and financial markets crises and the role of capital in risk management.

<u>Conferences/Seminars</u>: Conducted presentations in Beijing, Hong Kong, Malaysia, India, Dubai, Saudi Arabia, Malta, London, Brazil, Mexico and Panama.

Director of Corporate Training (1995 – 2004)

Management responsibility for directing training needs for Relationship Managers and credit staff in Global Banking and Markets, Commercial Middle Market and Small Business Lending.

- Developed curriculum and trained staff in US, Canada, Latin America and UK on Credit Risk Rating models integrating business financial data, systems and regulatory policies.
- Designed and facilitated training for Relationship Managers and Credit Executives on enhanced policies and documentation related to mitigating commercial fraud, particularly on the asset-based lending portfolio. The training was as a result of audit exceptions.

<u>Seminars</u>: Conducted numerous professional seminars in the application of financial and credit tools to executives and board of directors at other financial institutions.

Manager, Residential Mortgage Risk Management (1993 - 1994)

Managed the Residential Mortgage Servicing portfolio (MSR) valuation and analysis function.

Project Manager, Strategic Processing Department (1989 - 1992)

Developed and implemented strategic projects within the Operations Division reducing operating expenses through streamlining workflow and automation of processes.

1988 - 1989

Manufacturers & Traders Trust Company (M&T Bank) - Buffalo, New York Vice President and Manager, Profitability Analysis Department

Position included management responsibility for implementing Profitability Reporting System for the bank's Strategic Business Units based on recommendations outlined by the consulting firm of McKinsey & Company.

1979 - 1988

Marine Midland Banks, Inc. - Buffalo, New York

Assistant Vice President and Manager, Pricing and Sales Administration (1985 – 1988)

Product Manager, Retail Deposits and Financial Services Retail Banking (1983 – 1985)

Senior Planning Officer, Financial Planning and Analysis (1979 - 1983)

EDUCATION

1979

Canisius College - Buffalo, New York.

Masters in Business Administration (MBA), concentration in Finance and Accounting.

1974

State University of New York at Buffalo School of Management. B.Sc. in Business Administration

OTHER SERVICES

Member, Earthwatch Institute (Non-Profit organization). Joined a group of international scientists and other volunteers in Iceland for a two week research study on the effect of global warming on glaciers.

Former Member of the Board of Directors – Community Concern of Evans and Brant (Non-profit organization)