



**USHA NAGARAJ**, an M.Sc., LL.B. graduate, is a Banker, Entrepreneur, Trainer and Mentor. She is a Consultant in Strategic Planning & Financial Management, a Banker – Founder and ex-Vice President, Srimatha Mahila Co-operative Bank Limited, an Entrepreneur and a seasoned Trainer & Mentor for small business and entrepreneurship development for over 35 years. She is an invited faculty and jury for training organisations, Banks, Financial Institutions, Management & Business Schools and Business organizations.

As an Entrepreneur, Usha has successfully managed a turnaround of three of her own small industries from loss-making situations to excellent profitability.

As a Consultant, Usha has specialised in debt-restructuring and turnaround of small business enterprises. Her areas of expertise include entrepreneurship, business planning, financial and profitability management, start-ups, expansion and diversification of businesses, leadership and mentoring. She has also specialised in the financing of industries and businesses in the small and medium-scale sectors.

As a Banker, Usha has excellent expertise in the financial and legal aspects of evaluation, sanction and release of loans, with emphasis on documentation procedures for compliance with statutory and banking regulatory norms. She has

specialised also in the financing of self-help groups and micro-credit. She mentors under-privileged men and women in the unorganized sector in very tiny home businesses, and assists them in entering main-stream banking, and assists them in sourcing small loans and housing loans, moving them away from the clutches of the very high-interest usurious private loans and unorganized chit funds.

As a trainer, Usha is a Trained Trainer and faculty member in areas of entrepreneurship development and motivation, financial and working capital management for small businesses, and design of course-content, syllabi and training modules and facilitating training programmes, as also in the area of export management for small and medium-scale businesses. She is an Accredited trainer in training for soft skills, and a whole-brain approach to improving business skills and life-skills. She has been a Mentor and faculty for Goldman Sachs ISB 10000 Women Entrepreneurs Certificate Programme, and has mentored over 100 startups in the last three years.

Usha is also a Consultant to a long-standing and reputed educational institution, focusing primarily in educating the underprivileged and marginalized sectors of society in both formal and non-formal areas, with a view to helping them stand on their own feet financially, through gainful employment and self-employment.

Usha is an invited jury member for selection of awardees for various Business Plan competitions, as also for other award programmes in the small and medium sector. She is also associated with various other leading business organizations both as member of various Committees and as an Adviser.