

## Kamaljeet Rastogi

Global Head, BD, Mobile Financial Solutions, Mahindra Comviva

**K**amaljeet Rastogi, global head, business development (BD), mobile financing solutions, Mahindra Comviva, joined the company in 2014, when it was gearing up to offer telecom grade solutions for the banking sector, competing directly with operators and aggregators in the digital payments space. He has been instrumental in expanding Comviva's customer base in the banking sector. His rich background and experience of close to two decades in managing IT services for the banking industry came in handy for this role.

Rastogi has spent a large part of his career in the financial sector and has worked with Citibank, ABN-Amro Bank and FINO (now known as Fino Payments Bank). "I joined FINO in 2008 and this has been my most memorable stint so far. We were serving the masses and the experience of creating a solution for people who have no prior experience of banking is very satisfying," he says. He joined Reliance Jio Infocomm Limited in 2011 as one of its first employees in the payments strategy team and gave the foundational impetus to Jio Payments Bank.



According to him, the digital banking space offers huge opportunities. "Today, there are many authentication technologies available which can make the payment experience much simpler than typing passwords and receiving one-time passwords. This presents a big opportunity. However, one of the biggest challenges is competition from companies like Google, Amazon and Facebook, which are neither telecom companies nor banking enterprises but are disrupting the digital banking set-up. These companies can leverage new technologies better, have substantial customer reach and superior ability to enhance the use experience." He believes that an accelerated policy push and proper channelisation of customer experience will enable the digital payments market to go mainstream in the next five years. "The space will witness a sizeable growth opportunity with demand arising mainly from the youth."

Rastogi describes his management style as analytical. "Whenever an opportunity or a problem comes my way, I first analyse it, try to obtain as many data points as possible and then work on it." He likes to work in small teams as it ensures higher productivity. Rastogi obtained a B.Tech. from IIT Delhi and an MBA from the National University of Singapore.

His family comprises his wife, who is a teacher, and their daughter, who is pursuing medicine. During his spare time, he likes to travel and work out in a gym. ▲

## Pankaj Mathur

Director and Vice-President, Sales, Orange Business Service

**I**n a career spanning over 25 years, Pankaj Mathur has been associated with several companies across the telecom and IT domains. He started his career with DCM Data Systems and went on to hold leadership positions at IBM, HP and ACME Telepower, providing multifunctional sales, marketing and support services as well as driving continuous improvements in achieving revenues and profitability objectives. He has helped reposition, restructure and reskill global organisations to be more relevant to the Indian market.

Currently, as a core member of the leadership team, Mathur leads global sales for the India market at Orange Business Service, the enterprise arm of Orange SA, formerly France Telecom. His current focus is on the enterprise business, which has over 250 customers across the country. "We are the enterprise arm of a telecom company providing voice, video and data solutions to customers across the world. We have expanded into the public cloud, besides already having a strong presence in private cloud offerings," he says.

Given his vast experience, Mathur has seen the telecom and IT industry grow from its early days to today's virtual world of hand-helds and social media. The main challenge is to keep pace with technology, he feels, as infrastructure solutions get more software and cloud driven. "Today a lot of system integration and managed services, rather than pure hardware, come into play. At Orange, we ensure that we are



skilled in every new technology in this space so that our customers are able to keep pace with the fast changing technology landscape," he notes. Orange provides network and IT services across organisations to enable them in their digital transformation journey.

Mathur's core strength lies in creating and implementing transformational strategies that result in high profitability and growth. His previous experience as director, public sector, HP, proved useful when Orange bid for and won various government projects in over five states in India.

Mathur feels that people can change and thus, a leader should provide them with direction and give them space to improve. He likes to build a consensus in his teams. Mathur has an MBA from the Faculty of Management Studies, Delhi University. When not at work, he likes to read and spend time with his family, which includes his parents, his wife, who retails her own brand of children's clothing, and their two children. "My most memorable moments are playing golf and chess with my son," he says. ▲