



GULF CRESCENT

Gulf Crescent Investment &
Management Consultancy FZ-LLC

A Trusted Voice for Investors
Let us take care of your Financial Future.

What? & How?



Primary Focus

Our primary focus remain on providing quality back office support functions post trade activities with a keen focus on delivering excellence to Investment Banking Institutions, Family Investment Houses & Funds, including calculation of NAV and preparation of financial statements.

It's a serious responsibility to represent investors' best interests at all times, and the solution we share with out clients are inline with their best interest. We believe it's critical to give our clients the support they need to let their investment's serve them well.

About Us

Gulf Crescent is a leading provider of independent investment research and customized solutions provider in Middle East. The company offers an extensive line of products and services for individual investors, financial advisors, asset managers, retirement plan providers and sponsors, and institutional investors in the private capital markets.

Gulf Crescent provides data and research insights on a wide range of investment offerings, including managed investment products, publicly listed companies, private capital markets, and real-time global market data.

Gulf Crescent has an enviable background and impeccable record of providing advisory support in the BFSI sector, helping and assisting clients establish their financial infrastructure that extends into Securities Brokerage, Intermediary Services, Asset Management services, Fund Custody and Administration Services, Private Banking & Wealth Management Services, Public Issue Management and many other intricate veins of investment.

How Gulf Crescent Empowers Clients.

People don't always think of themselves as "investors," but most actually are through their retirement plans and savings. That's why we're committed to supporting all investors with an independent perspective they can trust.

What We Do?

One of our most important roles is to assist our clients in determining a suitable and appropriate asset allocation strategy by considering investment time horizon, risk tolerance, objectives and cash flow needs. We invest for the long term by establishing appropriate asset allocations, however; we proactively adjust those allocations and strategies depending upon changing market conditions.

We share our deep understanding of investor behavior and market needs with our clients to help them develop and promote sound, investor-friendly products for the long term.



Gopalakrishnan Karupiah
Managing Director

25 years of substantial exposure and experience in Investment Banking spreads across Regional and International Securities Brokerage, Asset management, Fund Custody & Administration, Prop Book Investment, Private Banking, Wealth Management, Public Issue Management, Operational Risk Management. Accredited and acknowledged for client relations and vast network of Pension Funds, Family Investment Houses, Financial Institutions, Corporate Clients, HNI Clients, in the Middle East. Gopal holds a Working Relationship With Major Players In The Market, Across Central Banks, Capital Markets, Securities Markets, Central Depositories And Regulatory Examiners, Internal And Statutory Auditors, Compliance Personnel, Local & Global Custodians, And Local And International Investment Managers. He has handled portfolios worth USD 1 billion in his last assignment with National Bank of Oman as their Head of Investment Banking Operations. Prior to which he was a pivotal part of the Bahwan Group, Zubair Enterprises, Gulf Baader Capital Markets, Bank Dhofar, Doha Bank, Amwal Investment and National Bank of Oman (in Oman & Qatar).



Rohit Wadwani
Vice President - Operations

A certified Project Management Professional (PMP) from PMI, USA and a certified Wealth Manager from CISI, UK, Rohit is an investment banker, with 12 years of experience associated with leading banks such as ICICI Bank, JP Morgan Chase, Bank Muscat and National Bank of Oman. Known for his excellent understanding of transaction workflow for global Investment products such as Equity, Fixed Income, Mutual funds, FX to name a few, he also has vast exposure in Private Banking (Wealth Management) Operational And Set Up, Mid Office Operations, Customer Service, Front Office Trade Support, Team Supervision, Securities Settlements, Business / Functional Analysis, Investment Software Requirements, And Financial Impact Analysis, User Acceptance Testing (UAT), Regulatory Reporting, And Process Migration And Set Up. While with JP Morgan, he played a pivotal role in the migration USA and Singapore to Mumbai. He niche revolves around formulating strategies to execute operational aspects of establishing wealth management as an investment business for National Bank of Oman. His expertise also stretches into STLC and implementation, preparing standard operating procedures and handling the entire project lifecycle.



Chittaranjan Mishra
Senior Consultant

A seasoned banker with time gained exposure of 29 years, 20 years of which have been with one of India's leading banks - "SBI" and 9 years of International exposure, significantly in the Middle East. His expertise stretches into, Treasury, Investment and Money Market front office, Corporate Banking, Credit Risk and Operational Risk Management, Market, Liquidity and Investment Risks, ICAAP, Basel 3 and IFRS 9. He holds both CFA and FRM designations. He also possesses a diploma in Treasury, Investment and Risk Management from IIBF (Indian Institute of Banking and Finance), besides being an engineer.



Surendra Patel
Senior Consultant

With an MBA from IIM-B and Engineering from UDCT, he offers 16 years of Private Banking and Wealth Management experience with tremendous exposure in financial products and its operations. His clientele includes Corporates, HNIs and Family offices spread across Oman, UAE and Africa. Currently he remains as an integral part of the Investment Advisory Board in a UAE based Asset Management Company.



Deepak Radhakrishnan
Senior Consultant

An investment professional with 15 years in his bucket, with immense knowledge in equity research and fund management, coupled with the know-how of the Indian and the Middle East market. In his recent assignment, he managed the United GCC Fund, which was one of the largest and best performing GCC equity mutual funds in the region. He is a qualified engineer with a post-graduation in Business Administration. He also holds a certification on risk management (FRM) from GARP, USA. His hands-on experience across the equity and debt markets will add value to our organization.

Post-Trade Support

We extend thought leadership with a consultative approach keeping in mind the clients current and future interests in mind. Our objective is arrow focused to ensure propelled productivity with maximum utilization of resources. Supporting our clients through the life cycle is our niche offering. Our partnership with out clients provides a streamlined and customized solution bouquet, that extends into trade booking to MIS reporting, trade confirmations, settlements, cash and securities reconciliations, corporate actions, and operational risk monitoring.

We make our clients prosperity our focus and pride ourselves for being able to remain as a part of their success stories. We support and ensure that the clients core business is well-supported on operational and post-trade issues and you eventually result in maximized ROI and meteoric business growth. Through independent verification and risk monitoring of your activities, our team of experts will help establish credibility among regulators and stakeholders, alike.

Our expert panel also supports and consults for public issue management in terms of handling and processing of applications (IPOs, Rights issue, Government Bond issue and others) for successful subscription, allotment, refunds, and data integration to the stock market, and stock listing.

- Wealth Management Operations
- Investment Portfolio Operations
- Fund Accounting & Administration Operations
- Securities Brokerage Operations

- Transaction Processing
- Corporate Action
- Reconciliation
- Settlement
- Monitoring or
- MIS & Client Reporting
- Security Market Brokers/Intermediary
- Asset Management Company
- Mutual Fund Administration Institution
- Investment Banking Institutions
- Wealth Managers
- Banks

Infrastructure Set-up

We believe understanding the operational aspect any business is pivotal to help provide solutions with the best interest of the clients business in mind. We initiate the consultation process after a thorough analysis of the business and its operational aspects. The expert panel of Gulf Crescent, provides solutions covering the entire aspect of the infrastructure facilities. Requirements are split into independent requirements, ensuring cross-disciplinary business teams, reviewing internal and regulatory guidelines place process controls and parameters in limelight, to help sustainable practical formulating guidelines on the implementation of various systems; stock-taking of the existing protocols; co-ordinating with a slew of regulatory and third party agencies on compliance issues; and last but not the least, internal training of the staff to keep them updated with the latest trends, tools and technologies. We ensure at the end of our intervention, our clients can independently handle intrinsic operations seamlessly.

Apart from operational support, Gulf Crescent extends its expertise into equity analysis reporting and comprehensive risk analysis, including the entire gamut of market, liquidity, investment, credit and operational risks in terms of particular investment, company, sector, market or region.

Advisory on Global Mutual Funds Market

Gulf Crescent's extends its services across all financial institutions, Corporate Entities, Investment Firms, Individual Investment Consultants and HNI portfolio's. Our experts guide and consistently support decisions revolving around accessible Global Mutual Funds Markets (Multi-Currencies like USD, GBP, EUR and others) through a single platform. From one composite dashboard, that is tailored to suit the clients needs, the complete portfolio of investments remains accessible aided with periodical Statements and Reports, Subscription And Redemption Methodologies, Performance, NAV, Valuation, and Operational Risk Control Proposals. Our comprehensive support system, stretches across enabling our client's to access their consolidated holdings and valuations on a real-time basis, without getting into the hassles of investing in individual systems and resources, either to obtain this vital information or get their assets valued. If the client wishes to migrate, Gulf Crescent advisory also assists in migration and consolidation of Fund Holdings, handled by multiple fund houses, into a single platform.

Project Management Consultancy & Process Re-engineering

Gulf Crescent team has qualified Project Management Professionals (PMP) on board and we can provide a full array of project management consultancy requirements. Our services are measurable, actionable, result-driven results when it comes to project planning and execution, from initiation to closure.

We also have expertise in standardizing the policy and process documents and re-engineered workflow for Investment Banking Institution, Banks and Corporates. Our services can be customized depending on an independent unit / department / sections or for the whole organization.

We ensure our clients achieve operational efficiency and a high return on investment. Where private and public sector organizations sometimes rely on methods that were successful for others, we help organizations improve their processes before selection rather than allowing software functionality to dictate their operations.

Financial Advisory & Consultancy (Virtual CFO)

Consider us as your business extension desk. Acting as a virtual CFO, we offer professional support in terms of analytics, financial management, investment advisory and consultancy to individuals as well as entities:

- High Net Worth Individual (HNI)
- Ultra Net Worth Individual (UNI)
- Small Medium Enterprises (SME)
- Mid-size Corporates
- Large Corporates

The company has a team of professional whose combined experience exceeds 100 years and capable of providing customized research reports (*equity/Fixed income/sector/market/economic*) based on every client requirements, as below:

- Company Reports
- Sector Reports
- Market Analytics
- Thematic Reports
- Review of Investment Products and Proposals
- Risk Analysis

We make it easier for our clients to do business with ease without employing permanent resources to handle their financial affairs. Our ultimate goal is that our client benefits with remarkable growth and considerable cost savings in their operation. We achieve this by efficient management of accounting and financial management in reducing the cost of finance and substantial saving in bank charges.

The company has a team of professionals and capable of providing customized research reports (*equity/Fixed income/sector/market/economic*) based on every single client requirements, as below:

- Company Reports
- Sector Reports
- Market Analytics
- Thematic Reports
- Review of Investment Products and Proposals
- Risk Analysis



Gulf Crescent's Guiding Principles of Quality

Principle One: Our Clients are the Foundation of Quality
Gulf Crescent's quality vision begins with our clients because we define quality from their point of view. It is our job to listen to our clients' needs and constantly raise the bar to exceed their expectations

Principle Two: Quality is a Journey

We believe that quality is not a one-time effort, but an investment in a culture of continuous improvement. For our Quality Program to have a real impact, we know it must touch every aspect of our company and it must evolve with our business needs. So we have established an environment where we can all openly discuss areas where quality needs to be improved. We embrace quality issues as opportunities to strengthen our offerings for our clients. Instead of simply reacting to challenges, we have created a system that proactively looks for areas to perfect.

Principle Three: Quality is in Our DNA, Globally

Quality is core to the way we work. It provides a common language for employees across the globe and acts as a unifying force that helps us always keep our clients' needs in mind. We strongly believe that quality belongs to the people who own and manage our day-to-day processes—not just the Quality team. Our Quality Program is designed to be practical and easy to learn so our employees can quickly adopt it. It is integrated with our employee orientation and training processes.

Principle Four: Quality Must be Sustainable

In order to bring lasting changes, quality must be sustainable. At Gulf Crescent, our pursuit of quality is not a fad or a trend. In order for process improvements to have tangible and significant effects, we believe that process owners must take responsibility and remain accountable for all improvements. We empower our employees with the tools and training to take ownership in the quality of their everyday work.

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