



TrainingCentral

Profile – Domain Expert DE0646

Qualifications:

- PGDM (Finance & Operations), IIM Lucknow
- B.Tech (Mechanical Engineering) IIT Kanpur

Organisations Worked for:

- Own Finance Advisory
- Kotak Mahindra Bank (13 years+)
- ICICI Bank Limited (11 years+)
- A.F. Ferguson & Co. (~3 years)
- Larsen & Toubro Limited (L&T) (~3 years)

Base Location:

Mumbai

#Years of Experience:

24+ years

Domain Area:

Wholesale Banking, Corporate Banking, Credit Risk Management, Structured Finance, Project Finance, Investment & Risk Advisory

Sub-Domain:

Credit Underwriting & Credit Appraisal, Corporate Lending & Structured Transactions, Portfolio Management, NBFC & Financial Institution Group (FIG) Coverage, Telecom, Metals, Fertilizers, Oil & Gas Sectors, Board & Committee Presentations, Risk Assessment & Sanction Approvals, Compliance & Documentation, Strategic Advisory & Investment Evaluation

Key highlights of your career:

- Wholesale Banking and Credit professional with 24+ years of experience across Corporate Banking, Risk, Structured Transactions, and Credit Underwriting.
- Leadership experience across large corporate, conglomerate, MNC, NBFC, telecom, metals, oil & gas, and infrastructure sectors.
- Extensive exposure to Board and Committee presentations, strategic decision-making, and large-ticket sanction approvals.
- Strong expertise in credit appraisal, portfolio management, structured finance, compliance, documentation, and stakeholder management.
- Experience spanning Kotak Mahindra Bank, ICICI Bank, advisory assignments, and consulting roles.

Description of roles and responsibilities held over the years

Organization : Own Finance Advisory.

Designation : Head – Risk & Investments

Period : Aug 2024 – Present

Key Responsibilities and Achievements:

- Leading risk evaluation and investment assessment initiatives for advisory mandates.
- Supporting transaction structuring, investment screening, and execution processes.

Organization : Kotak Mahindra Bank



TrainingCentral

Designation : Zonal Credit Head – Wholesale Banking (West & South) / National Credit Head – FIG & New Age Business

Period : Jan 2022 – Mar 2024

Key Responsibilities and Achievements:

- Led credit underwriting for approximately 75% of the Bank's Wholesale Banking portfolio.
- Managed Board-level sanctions and presentations.
- Represented Credit function in key Board and management committees.
- Handled complex credit decisions across conglomerates, NBFCs, MNCs, and new-age businesses.

Organization : Kotak Mahindra Bank

Designation : Senior Executive Vice President – Conglomerates Group, MNC & NBFC Credit

Period : Dec 2020 – Jan 2022

Key Responsibilities and Achievements:

- Managed credit underwriting for leading Indian conglomerates, MNCs, and NBFCs.
- Oversaw telecom, fertilizers, and oil & gas sectors across India.
- Covered nearly 50% of the Bank's wholesale loan portfolio.

Organization : Kotak Mahindra Bank

Designation : Executive Vice President & Credit Head – Corporate Banking Mumbai

Period : Feb 2019 – Dec 2020

Key Responsibilities and Achievements:

- Led corporate credit underwriting for Mumbai region.
- Managed selected mid-market portfolios.
- Provided pan-India coverage for telecom, oil & gas, fertilizers, and capital markets sectors.

Organization : Kotak Mahindra Bank

Designation : Head Credit – FIG & Capital Markets; Telecom, Metals, Fertilizers & Oil & Gas

Period : May 2017 – Feb 2019

Key Responsibilities and Achievements:

- Managed credit underwriting for NBFCs, brokers, FPIs, custodians, and correspondent banks.
- Oversaw large industry exposures while maintaining strong portfolio quality.
- Held sanctioning authority for select transactions.

Organization : Kotak Mahindra Bank

Designation : Senior Vice President – Telecom & Metals Vertical

Period : Aug 2016 – May 2017

Key Responsibilities and Achievements:

- Led sector-focused underwriting for telecom and metals portfolios.
- Managed pan-bank large exposures.
- Oversaw cumulative sanctions exceeding INR 25,000 crore with no asset slippages.

Organization : Kotak Mahindra Bank.

Designation : Vice President / Senior Vice President – Credit



TrainingCentral

Period : Mar 2011 – Jul 2016

Key Responsibilities and Achievements:

- Maintained portfolio quality and credit standards.
- Managed large corporate, conglomerate, and MNC credit portfolios across India.
- Supported relationship expansion with major corporate groups.
- Played a key role in Kotak–ING Vysya integration and process alignment.

Organization : ICICI Bank Limited

Designation : Client Banker – Wholesale Banking Group

Period : Dec 1999 – Mar 2011

Key Responsibilities and Achievements:

- Managed corporate banking, government banking, stressed assets, and relationship management assignments.
- Handled large corporate and PSU relationships.
- Provided corporate banking and investment banking solutions.
- Participated in CDR restructuring cases from initiation to closure and recompense.
- Served on secondment at the Institute of Indian Economic Studies, Tokyo, advising Japanese corporates on India entry strategies.