



Profile – Domain Expert DE0648

Qualifications:

- Post Graduate Diploma in Business Management (PGDBM) – XLRI Jamshedpur (Finance & Marketing) (1992–1994)
- B.Tech (Chemical Engineering) – IIT Kanpur (1986–1990)

Base Location:

Dadar (E) Mumbai, 400014

Domain Area:

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

Organisations Worked for:

- Founder & Owner of Own Finance Advisory Firm (15)
- Standard Chartered Bank (6)
- ICICI Bank Limited (12)
- Indian Petrochemicals Corporation Ltd. (IPCL) (2)

#Years of Experience:

32+ years

Sub-Domain:

Corporate Credit & Underwriting, Credit Risk Assessment, Structured Finance, Debt & Equity Fund Raising, Mergers & Acquisitions (M&A), SME & Mid-Corporate Advisory, Wholesale Banking Audit, Credit Policy Development, Board & Credit Committee Presentations, Relationship Management, Portfolio Management, Financial Institutions (FI), NBFC & Banking Business, Trade Finance, Project Finance

Key highlights of your career:

- Successfully executed syndicated financing transactions exceeding USD 500 million.
- Awarded as **Best Performing Local Corporate Business Manager globally** at Standard Chartered Bank.

Description of roles and responsibilities held over the years

Organization : Founder & Owner of Own Finance Advisory Firm

Designation : Founder & Owner

Period : September 2011 – Present

Key Responsibilities and Achievements:

- As an entrepreneurial venture, this is a sector agnostic practice, which evaluates the strategic, financial and business needs of clients and offers an integrated solution. The services include advisory providing including funding opportunities from small-tier customers to mid corporate clients by way of Private Equity/Venture capital, Debt and Structured Finance. It relies on experience, local and global networking, industry and financial product knowledge and an ability to conceptualize structures and suggest innovative solutions to enable optimum delivery keeping compliance issues in mind.
- Provide periodic Audit and Risk Review Service to a large reputed international Bank and review various units of the Wholesale Bank for 12 years under contract. This included Audit-worthy findings on their Credit due-diligence (at individual proposal / client-file level), as also their adequacy and adherence. Methodology used includes reviewing the credit files, appraisals, approvals, documentation, credit related communication, Policies, Bulletins, Risk model, underwriting standards etc.
- Associated with a reputed C.A. Mumbai Firm, for their H.O level Bank Audit.



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Organization : Standard Chartered Bank

Designation : Director – Head Broker Dealer & BPO Segment, FI Origination & Client Coverage Group

Period : January 2011 – August 2011

Key Responsibilities and Achievements:

- Meeting P&L and other ownership commitments of the Business,
- Management of credit, hygiene and house -keeping issues for the portfolio and
- Integration of Brokerage business with NBFC business of SCB.

Organization : Standard Chartered Bank

Designation : Director (Band 4) – Head NBFI, FI, OCC

Period : January 2009 – December 2010

Key Responsibilities and Achievements:

- Leadership to a relationship team owning more than USD 1.00 Billion of asset base
- Overachievement of targets on revenue responsibility with strong revenue growth and momentum for the segment (USD 45 Million as against USD 20 Million for previous year)
- Oversight and management of relationships for Finance companies in Infrastructure, Housing Finance, Small loans, Asset Backed Finance companies and large Holding companies in the segment.
- Ownership and responsibility of the credit risk, audit (internal, external and regulatory), hygiene, house-keeping for the business without any slippage.
- Special appreciation for various structured deals during the tenure

Organization : Standard Chartered Bank)

Designation : Director Band 4, Head OCC, PUNE region

Period : July 2006 – December 2008

Key Responsibilities and Achievements:

- Consistent overachievement of targets with strong revenue growth and momentum to make SCB a critical player for both MNC and domestic Corporates by new relationship wins and deepening of existing relationships (USD 16Million as against USD 5Million when I took over)
- Cleanup of existing issues in the credit, risk, audit (internal, external and regulatory), hygiene, house-keeping for the business with complete ownership and responsibility
- To built the franchise and a new team by recruiting Relationship Managers and Analysts
- Awarded globally as the Best Performing Local Corporate Bussiness Manager by Global Head of Local Corporates and Promoted to Band 4 in October 07

Organization : ICICI Bank

Designation : Assistant General Manager

Period : April 2003 – June 2006

Key Responsibilities and Achievements:

- Deliver the first fully underwritten Syndication mandate of more than USD 500 million to Suzlon Energy for their large overseas large acquisition
- Overachievement of revenue targets by leading a team of Relationship Managers and Analysts
- Provide cleanup of existing issues and revive Business in the geographical area with strong revenue growth and new relationship acquisitions



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- Develop traction with almost all the key relationships in the region including Global players such as Suzlon Energy, Kalyani group (Bharat Forge Limited), Bajaj Auto Limited, Serum Institute, Kirloskar, Thermax, Finolex, B.G.Shirke, Emcure etc. and MNCs.
- Oversight to the ICICI Bank's new Small Enterprise (SEG) Group for traction in the western region with a dotted line reporting.
- Leading the first investment banking deal for Suzlon energy overseas acquisition of around Euro 400 million

Organization : ICICI Bank

Designation : Chief Manager

Period : October 2001 - March 2003

Key Responsibilities and Achievements:

- Ownership of senior relationships of ICICI Bank in Mumbai including Unilever Group, Tata Group, Kotak Mahindra Finance (now Kotak Mahindra Bank), Hindustan Construction, Patel Engineering, Jyothi Laboratories, Glenmark Pharma etc. and exceeding Individual P&L responsibility for the same and
- Origination of deals, preparation of Credit note, Credit Risk and Compliance approvals, presentation of the proposal in Approval Committees, complete post documentation process including disbursements and house-keeping, plant visit and review notes.

Organization : ICICI Limited

Designation : Vice President – Risk Department

Period : January 2000 – September 2001

Key Responsibilities and Achievements:

- Risk analysis and rating allocation for all proposal notes in the above portfolio segment seeking approvals in various forums during the period after review of bankability and policy/compliance adherence of the deal,
- Creation of Oil & Gas portal for the internal usage in ICICI Bank by Oil & Gas Group,
- Study on Power demand & Supply projection for the country, performance of State Electricity Boards and key recommendations to be used in Project Finance deals,
- Analysis of the funding requirement of the nascent key Telecom Players including, Bharti Airtel, Essar, BPL, Shyam Telecom etc,
- Close study of Concession agreements proposed by NHAI for road project analysis and
- Role as a Risk representative for formulation of Retail Bank Policy

Organization : ICICI Limited Ahmedabad, India

Designation : Assistant Vice President

Period : June 1994 – December 1999

Key Responsibilities and Achievements:

- Ownership of the critical accounts in the Gujarat region of India with focus in Chemicals, Pharmaceuticals, Textiles industry and special situation assets in these segments.
- Origination of deals, preparation of Credit note, getting approvals from Credit and Risk, following approval process, presentation of the proposals in Approval Committees, completion of post documentation process including disbursements and house-keeping, plant visit, review notes etc.



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Organization : Indian Petrochemicals Corporation Ltd. (IPCL) (Now Reliance Industries Ltd.)

Designation : Project Engineer

Period : June 1990 – May 1992

Key Responsibilities and Achievements:

- Project Engineer (for 2 years) involved in implementation and commissioning of petrochemical projects in the Petrochemical Unit at Nagothane, Maharashtra in technical collaboration with their French licensors.