

## Executive Summary

**MBA Finance/ Corporate Credit Analyst with 9 years' experience.**

- Specialty in understanding different business models, financial analysis including cash flow projections, earnings estimates and other valuation tools.
- Recently moved to Workout & Recovery Management team.

## Professional Experience

**Currently working with:**

**Organization: Deutsche Bank AG., Mumbai.**

**Designation: Associate, Risk- Workout & Recovery Management, Asia Pacific**

**Duration:** Working since Oct, 2020

**Responsibility:**

- Performing the comprehensive, in-dept analysis of Stressed, distressed and non-performing and other exposures to client in India.
- Assisting in devising and documenting workout strategies including detailed action plan and timelines and updating the same on a regular basis.
- Participate in meetings with external stakeholders such as borrowers, lawyers, advisors other lenders, investors, auditors and regulators
- Co-ordinating with various departments within Bank including credit risk management, Legal, internal auditors, finance and other bank's teams.

## Previous Work Experience

**Organization: DBOI Global Services Private Limited, Mumbai.**

**Designation: Associate, Global Credit & Rating Team**

**Duration:** Feb 2015 to Sept'2020

**Responsibility:**

- Assign and monitor internal credit rating for mid/large corporates, banks/FI in APAC region.
- Assessment of counterparty's credit profile along with supporting models under various scenarios, covering the analysis on the industry, business risk profile, management evaluation, and the financial risk profile.
- Undertake accurate and timely credit analysis with in-depth company analysis based on understanding of business model, financial performance, cash flow projections and peer analysis.
- Evaluating the impact the company's performance due to any kind of systematic as well as unsystematic event.
- Handle urgent credit rating transactions/Deals with short delivery lead times, arrive at accurate credit opinions and articulate the same to global credit committee.
- Involved in training and development program for new joiners

**Organization: India Ratings and Research Pvt. Ltd., Fitch Group Company (Rating Agency), Mumbai.**

**Designation: Credit Analyst, Corporates**

**Duration:** March 2010 to Feb 2015

**Responsibility:**

- Assessing client's credit profile regarding industry, business and financial risks.
- In-depth analysis based on financial performance, cash flow projections & sensitivity analysis by study of the economic conditions, industry performance and peer comparison, management and corporate governance quality, financial statement analysis using financial ratios and established models.
- Gauging the debt servicing ability through financial modeling including detailed revenue models and financial statements.
- Interacting with the management & bankers to understand the business operations and identify the risks faced by the customer.
- Tracking the performance of the portfolio with regular or event-based updates.
- Preparation of analytical reports for rating and presenting to rating committee.
- Sectors covered are Pharmaceuticals, Healthcare and Diversified Manufacturing & Services.

**Organization: K.R. Choksey Shares & Securities Pvt Ltd, Mumbai**

**Designation: Equity Analyst/Associate**

**Duration:** March 2008- February 2010

**Responsibility:**

- Evaluations of various investment opportunities in **Pharmaceutical and Chemicals & fertilizer** sector for Institutional clients, initiate coverage and quarterly update, meeting with management, building various financial models by projecting future cash flows, balance sheets and net earnings using forecasting techniques. Forecasting price targets using valuation models like discounted cash flow, PE or P/BV.
- Companies covered like, Aurobindo Pharma, Dishman Pharma, Jubilant Organosys, Sun Pharma and many more.
- Interaction with Fund Managers and institutions to present reports and update on covered companies on regular basis

## Educational Qualifications

Degree	Institute/School	Academic Year
Post Graduation	MBA/MMS	2006 – 08
Specialization: <b>Finance</b>	St. Francis Institute of Management & Research, Mumbai	
Graduation	Bachelor of Commerce (B. Com) VIDYAVARDINI'S Kedarnath Malhotra College of Commerce, Mumbai University	March 2005
Standard XII	Commerce St. Josph College of Arts and Commerce, Mumbai Board	March 2002
Standard X	John XXIII high School, Virar- West, Mumbai Board	March 2000

## Computer Skill

- Working knowledge of financial databases like Bloomberg, Capitalin Plus, IAS (Industry Analysis Services)
- Proficient at spreadsheet modeling

## Personal Particulars

Date of Birth: 16<sup>th</sup> February 1984

Languages Known: English, Hindi and Marathi

Nationality: Indian

Strengths: Energetic, Analytical, Good team player, willing to take responsibility & be accountable for the same.