

KUNAL KHETARPAL

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CREDIT PROFESSIONAL

Over 10 years of experience, accomplished corporate banking, sector specialist, and risk management professional in corporate credit as well as identifying and evaluating opportunities for clients. Master of Business Administration and Certificate in Strategic Equity Valuation with hands-on exposure in monitoring and concentrating on economic / industry / competitive / regulatory developments. Developed understanding of equity markets, financial institutions, derivatives and lending principles with exposure in enhancing risk management techniques and protecting banks from potential loss on credit portfolio. Possessing in-depth understanding of syndication, asset finance, and project finance markets. Vast ability in managing a portfolio of Corporate, Institutional and Government Related Entities clients by ensuring that the risks are fully understood and are consistent with the clients objectives and investment constraints. Track record of serving as a key member of the Global Wholesale Banking Risk Team and playing a collaborative role in increasing FAB's international income by 25% in 2014-2015.

KEY SKILLS AND ACHIEVEMENTS

- **Client Need Analysis and Credit Risk Management (Emirates Islamic Bank)** – Hands-on experience in analysing, understanding and monitoring client's requests. Actively reviewing customers' needs and performing statistical analyses to determine whether limits allocated to customers are sufficient and accurate. Collaborated with Relationship team and customer with a deal to optimise bank's profitability, risk and position: Finalised a lucrative deal with a reputed manufacturing firm and increased company exposure from USD 25M to USD 100M by analysing previous deals.
- **Strategic Planning and Client Servicing (First Abu Dhabi Bank)** – Actively participated in the bank's strategy, which entailed supporting Government Related Entities and Institutional Clients and to expand establishment's footprint. Currently managing clients with a focus on oil & gas, infrastructure and aviation industries. Ensured fast and accurate turnaround of IPO distribution for a large oil and gas firm in 4 days. Coordinated with Equity Capital Markets on the deal that resulted in the successful oversubscription of over 20 times.
- **Managing Matrix Relationships (First Abu Dhabi Bank)** – Regularly liaising with Group Chief Risk Officer, Senior Managing Directors, and Institutional Banking Division in international branches and Country CEOs during the application process. Played a focal role in steering an application to finance lease aircrafts valued at USD 653M, which involved stakeholders such as Head of Aviation, Head of Credit, Group Credit Officer and Chief Executive, further enabling a remuneration of USD 1.5M for the bank.
- **Negotiations and Re-payment Structuring (Lloyds Banking Group)** – Showcasing risk management expertise with emphasis on de-leveraging and debt restructuring in challenging and post-recessionary market conditions. During the 2009 Dubai financial crisis, following a real estate firm defaulting on its loans, negotiated a consensus with numerous parties such as Head Office in London, the customer, other banks and stakeholders and finalised a successful structured repayment schedule within 6 months. Closely collaborated with global risk management to decrease domestic credit exposures and deflate bank's regional balance sheet by 13% in line with developing capital and regulatory requirements.

CAREER HISTORY

Senior Manager, Credit Underwriting

Sep 2019 - Current

- Efficiently managing portfolio of 50 UAE corporates in various sectors namely Manufacturing, Energy, Construction and Infrastructure.
- Responsible for New-To-Business customers along with credit assessment.
- Handled renewals and responsible for team's production.

AVP and Credit Lead, Institutional Banking

Jul 2013 – Sep 2019

First Abu Dhabi Bank, Abu Dhabi, UAE

- Efficiently managing institutional portfolio of 33 customers comprising of Government Related Entities and large corporates in Oil & Gas, Energy, Aviation and Infrastructure.
- Responsible for credit assessment of companies along with syndications, asset finance, and project finance, recommendation for approval and portfolio quality.
- Consistent performance expectations along with achieving target deadlines and providing high quality credit proposals.

Credit Analyst

Jun 2006 – Jul 2011

Lloyds Banking Group, Dubai, UAE

- Performed detailed financial analysis to evaluate creditworthiness of Middle Eastern corporate involved in Oil and Gas, Construction, Real estate and Financial sectors.
- Constantly surpassed defined performance expectations while regularly enabling high quality credit proposals.
- Instrumental in the induction and training of new hires and improving staff performance for Lloyds Banking Group.

Commenced career with internships in 2004 starting with AC Nielsen, UAE – Research, 2005 Philip Morris – Promoter, and subsequently with AIESEC, Canada – Finance till 2006. Successfully performed Treasury Middle Office duties while working for Lloyds Banking Group from January to April 2009.

EDUCATIONAL QUALIFICATIONS

Master of Business Administration and Certificate in Strategic Equity Valuation
Hult International Business School, Boston, MA, USA

2011 – 2012

Bachelor of Commerce

University of Windsor, Windsor, ON, Canada

2004 – 2006

Diploma in Marketing

Seneca College, Newnham Campus, Toronto, ON, Canada

2001 – 2004

PROFESSIONAL CREDENTIALS

Awards

- Nominated for Lloyds Banking Group Emerging Leaders Talent Pool

Affiliations

- Member of the Hult Finance, Consulting and Entrepreneurship Clubs

COMPUTER SKILLS

- Proficient in MS Office Applications.
- ALGO.
- Credit Application Procession Systems (CAPS).