

# HARISH PATEL

## PERSONAL DETAILS

Nationality: United Kingdom, Hong Kong and Republic of India

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Address: Springs 2 Villa 4 Street 11, Emirates Living, Dubai, United Arab Emirates

## PROFESSIONAL PROFILE

A well presented, result-oriented and highly personable individual who has extensive in-dept experience of the banking industry, with a banking career spanning over 10 years in Capital Markets, Financial and Derivatives Markets, and Corporate Finance. My experience has allowed leadership skills and me to possess huge range of abilities from technical to mentoring juniors in their career progression. I also possess excellent interpersonal, communication and organizational skills with abilities in team management, team motivation and customer relationship management. This is further complimented by my international background and work experience.

## PROFESSIONAL EXPERIENCE

**Associate Director – Debt & Capital Advisory**  
**NBF Capital Limited, Dubai – UAE**

*Apr 2016 – Present*

### *Responsibilities:*

- Assist the Senior Executive Officer in formulating and advising optimal debt and capital structures for mid-to-large companies in the UAE.
- Part of the team that advises across the cycle –raising finance to support a growth strategy, refinancing existing debt facilities, realizing value for shareholders through a recapitalization or advising and raising capital in situations involving financial stress.
- Primary contact person for each transaction under my management that includes client management, discussions and negotiations with external legal counsels, technical consultants and relevant internal stakeholders.
- Preparing and conducting due diligence and all related activities including spreading of financial statements along with full preparation of pitch-books, presentations and IM
- Ensure all transactions are in compliant with the internal compliance and sanctions processes and procedures
- Undertake team projects to enhance efficiency in terms of processes and procedures

**Associate Director – Project Finance, Portfolio Management**  
**Standard Chartered Bank, Dubai – UAE**

*Oct 2012 –Mar 2016*

### *Responsibilities:*

- Assist the Origination Team during the execution stage and to manage the credit risk profile of Project Finance Power, Infrastructure, Oil & Gas and Aviation Portfolio globally i.e. total assets under my management was approximately USD1Billion

- Primary contact person for each transaction under my management that includes client management, discussions and negotiations with external legal counsels, technical consultants and relevant internal stakeholders.
- Preparing credit proposals and all related activities including spreads and spreading of financial statements along with full preparation of proposals for Credit approval
- Daily liaison with Senior Credit Officers / Chief Risk Officer on performance of underlying credit risk of transactions and highlighting of any material adverse impact on the credit profile of each transaction.
- Managed a team of analysts and day-to-day proactive monitoring of the underlying risk of each transaction through financial analysis and stress testing on financial models
- Ensuring Risk Weighted Assets are managed accordingly and preparing credit scores for each transaction to ensure the PD, EL, ER and LGD metrics fall within internal policies
- Discuss and implement solutions for transactions encountering cash flow/technical issues and obtain appropriate approvals from Senior Management and Credit
- Ensure all transactions are in compliant with the internal compliance and sanctions processes and procedures
- Report performance of Project Finance Portfolio to Senior Management on a monthly basis
- Lead and implemented projects to enhance efficiency in terms of processes and procedures

**Associate – Project Finance, Portfolio Management**  
**Standard Chartered Bank, Dubai – UAE**

*Nov 2010 –Oct 2012*

*Responsibilities:*

- Assist the Origination Team during the execution stage and to manage the credit risk profile of Project Finance Power, Infrastructure, Oil & Gas and Aviation Portfolio globally i.e. total assets under my management was approximately USD600Million
- Primary contact person for each transaction under my management that includes client management, discussions and negotiations with external legal counsels, technical consultants and relevant internal stakeholders.
- Preparing credit proposals and all related activities including spreads and spreading of financial statements along with full preparation of proposals for Credit approval
- Daily liaison with Senior Credit Officers / Chief Risk Officer on performance of underlying credit risk of transactions and highlighting of any material adverse impact on the credit profile of each transaction.
- Day-to-day proactive monitoring of the underlying risk of each transaction through financial analysis and stress testing on financial models
- Ensuring Risk Weighted Assets are managed accordingly and preparing credit scores for each transaction to ensure the PD, EL, ER and LGD metrics fall within internal policies
- Discuss and implement solutions for transactions encountering cash flow/technical issues and obtain appropriate approvals from Senior Management and Credit
- Ensure all transactions are in compliant with the internal compliance and sanctions processes and procedures
- Report performance of Project Finance Portfolio to Senior Management on a monthly basis
- Lead and implemented projects to enhance efficiency in terms of processes and procedures

**Associate – Structured Products Trading, Financial Markets  
Standard Chartered Bank, Dubai – UAE**

***Oct 2008 – Oct 2010***

*Responsibilities:*

- Manage all Complex Derivatives trade entry for the Middle East and Europe region
- Enter Complex and Structured FX, Rates and Commodity Derivatives into trading systems in an accurate and timely manner
- Monitor limit compliance with counterparty risk and credit limits
- Validate the results of the trade booking against estimated risk and P&L measures and raise any discrepancies accordingly
- Assist the Trading Desk with project work, including trading system upgrades and testing
- Assist the Quant team in new product development work across various trading systems
- Actively prepare booking models for newly structured derivatives
- Resolve trade related queries originating from internal clients in the earliest time possible

**Associate – Asset Securitization, Capital Markets  
Standard Chartered Bank, Dubai – UAE**

***Apr 2007 – Oct 2008***

*Responsibilities:*

- Assisted in origination and execution of securitization deals (CLO, RMBS, CLO) in MENA
- Conducted feasibility analysis and prepared pitch books / transaction documents
- Main contact person for communicating with clients, rating agencies and legal counsels
- Prepared financial models and conducted market research on securitization deals globally
- Key member of the team which executed the first ever landmark Residential Mortgage-based Securitization deal (Tamweel RMBS Aa2/AA rated) in the U.A.E

**International Graduate – Graduate Development Program  
Standard Chartered Bank, Hong Kong**

***Aug 2005 – Apr 2007***

*Learning Opportunities:*

- Underwent a 2 year training program enabling me to learn, get an in-depth experience and to contribute towards various business functions of the Bank
- Conducted transaction and trigger monitoring on clients during my rotation in Risk
- Revamped the general pitch book for the Capital Markets team
- Contributed to an *Internal Employee Benefits* website project during my rotation at the CEO's Office
- Prepared Credit Applications for transactions for the Client Relationship Management team

## **EDUCATION**

**MSc International Business**  
**Business School, University of Nottingham – England, U.K.**

*Sep 2003 – Dec 2004*

- Subjects included: Accounting, Finance, Marketing and Economics.
- Dissertation: Applicability of Internationalization theories on UK SMEs.
- Degree Result: Masters Degree

**BEng (Hons.) Computer Systems Engineering**  
**University of Manchester – England, U.K.**

*Sep 2000 – Jul 2003*

- Subjects included: C/C++ Programming, Electronic Design and System Architecture
- Final year project: Hand Gesture Recognition System
- Degree Result: Second Upper Class (2:1)

## **KEY COMPETENCIES**

- Fundamentals of Project Finance
- Fundamentals of Islamic Financing in Capital Markets
- Structured Finance Financial Modeling
- Fundamentals of Credit Scoring Metrics: PD, EL, ER and LGD
- Programming Languages: Microsoft Visual C/C++
- Applications: Bloomberg, Reuters, Murex, Microsoft Visio, Microsoft Office and SPSS

## **LANGUAGES**

- Fluent in English, Hindi and Gujarati.
- Fluent in spoken Cantonese and beginner-level in Mandarin.