# Profile

About 6.5 years of experience in **Financial Services, Business Analysis** across various verticals viz **Project Finance, Banking, Corporate Ratings**.

# To apply my knowledge and skills for the achievement of the organizational objectives and gain consistent learning and experience for myself resulting in a profitable asset for the organization.

# Work Experience 6.5 years

## **Crisil LTD: A Standard and Poor’s company**

**Senior Credit ANALYST/Team leader**

**(**August, 2010 – till date)

* Using earnings estimation models to project financials and key ratios for the future years which help in assigning the final rating to the financial profile of the companies.
* Interaction with the Top management to understand the business model for revenue generation.
* Preparing RAMP (Rating Analysis Methodology Profile) for Companies and also recommending changes in their Business and Financial risk profiles based on their annual performance.
* A thorough analysis of their past financial performance and forecasting future cash generation capability, doing sensitivity analysis.
* Ratio Analysis, business trends, suggesting ratings, participating and presenting in the annual ratings committee meetings, preparing the quarterly reports on the trends and company specific events during quarter.
* Credit due diligence of Corporate borrower including Balance Sheet & Profitability analysis.
* Scrutinizing Financial, Business and Management risks of companies
* Publishing Rationale for the company with our outlook for their performance for a horizon over a year.
* Conduct event based review for the company and suggest the management the Rating output for the same.
* Manage a team of 5 junior Analyst, across different locations. Manage the workflow for the team, review their work and conduct their competency review.
* Provide training to the team as well as conduct training for junior analyst across the business unit.

**YES BANK**

(March 2010 – Aug 2010)

* Evaluating the Financial Capability of Corporate Clients with revenue base of greater then Rs 200 Crore.
* Loan portfolio management of these client for their Working capital requirements, term finance and trade finance needs
* Creating a risk rating profile, Sensitivity Analysis
* Interaction with the CFO’s and CEO’s to understand the business model for Revenue generation
* Draft Credit Assessment Memo (CAM) of the client, covering detailed financial analysis, business and industry analysis, competition analysis; credit, legal and audit compliance and other factors relevant to client’s business.
* Front end exposure to identify appropriate Fund based /Non Fund Based financial need of Client.
* Market mapping of the cluster, strategies for expansion of market base and proactively working towards development of Good CRM.
* Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.

## **Union Bank Of India**

Management Intern

(April, 2009 – June, 2009)

* Worked for Loan Syndication department of Large Corporate Banking group
* Handled loan syndication of $160 million for an infrastructure company.
* Handled Financial analysis of Balance Sheet, Income Statement, Cash flow Statement, Notes to Financial Accounts and evaluation of financial ratios
* Performing sensitivity analysis of various loan proposals valuing above $100 Million.
* Peer Analysis and Cash flow Models/Forecasts
* Prepared the credit proposal

## **BNP Paribas**

Analyst

(June 2006- May 2008)

* Collaborated with the team in London for estimating contracts, budgets, and services of transversal project
* Develop annual plans, quarterly Forecast and periodic review and updates
* Estimating Budget Deadlines and Task delegation
* On rotation to London office for discussion with higher -Management team.
* Lead a team of 4 junior associates.

## **PAtni Computers**

Analyst

(Oct 2005- June 2006)

* Part of 5 member team to design & develop a MIS system which delivered business critical reports (typically crafted for Patni by Mckinsey consultants) to the top management.
* Interaction with business heads to design structure of the reports
* Worked with Cross Organisation teams to develop customized MIS reports.

# Education

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| --- | --- | --- | --- |
| **Year** | **Institution** | **Degree** | **% or CGPA** |
| 2010 | IMT Ghaziabad (Campus Nagpur) | PGDM-Finance | 7.1 (scale of 10) |
| 2005 | Mumbai University (Vidyavardhini’s COE) | B.E(Computers) | 63.5% |
| 2001 | National College | HSC | 75.26% |
| 1999 | M.B.H.S | SSC | 79.20% |

# Achievements & Awards

* Received 3 ACE award during every consecutive years (one of the most prestigious awards in Standard & Poors) in Team Work category (Aug -2011,2012,2013).
* ‘Award for consistent performance’ by senior S&P Analyst in recognition of excellent work for preparing various credit reports for companies during peak season. (April-2012)
* Received three credit in prints from Standard & Poors for research report on Healthcare sector. These were published on their Global Credit Portal website.
* Drafted a case study on Loan syndication which was selected and published in “Cases in Corporate Finance II”, Tata McGraw Hills (2009)

# Positions held

* **2008- 10** Head Mumbai division, Placement Committee, IMT Ghaziabad (campus Nagpur)

# Personal Details

* Date of Birth: 22nd February 1983
* Marital Status: Married
* Gender: Male