

Hitesh Maheshwari, FRM

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Summary

- Dynamic Professional with 5.5+ years of diverse experience in banking, managing Large & Midsized corporate clientele of Banks as well as leading teams at Branch Banking level.
- Currently part of YES Bank's Corporate Finance team as Relationship Manager for Large Corporate & Institutional relationships of Gujarat in Infrastructure segment.
- I aspire to have a successful professional career with a healthy learning curve, adding value to the organization as well as nurture talent in a competitive work environment.

Key Skills: Credit Risk Appraisal, Financial Risk Management, Project Finance, Stakeholder Engagement and Relationship Management, Interpersonal & Negotiation skills.

Experience

Senior Manager | Corporate Finance at YES Bank

Sep 2015 - Present

The Corporate Finance practice offers a combination of advisory services and customized financial products for its clients. My role exposes me to the Infrastructure Banking and Project Finance which is driven by deep understanding of best practices in infrastructure finance, due diligence and project structuring skills.

Key Responsibility Areas:

- To develop and manage large corporate relationships
- Interacting with senior stakeholders for term sheet finalization, customer hand holding for ensuring compliances and timely credit off take
- Preparing detailed Credit Assessment Notes involving Project appraisal, CMA assessment, Risk assessment (analysis & mitigation), Due Diligence, Fund and non-fund based requirement, Cash flow analysis, Operating cycle assessment, Sensitivity analysis etc.
- Ongoing interaction with internal product partners including Forex/Trade, Transaction Banking, Financial Markets, Investment Banking etc. to assist in increase in share of wallet while controlling risk
- Overview customer services issues and closely interact with Operations, Middle Office and Back Office functions
- Creating MIS reports, client reports, monitoring reports, Follow-up action, Account plan templates through corporate monitoring modules and independent reporting structures

Senior Manager | Branch Business Head at Central Bank of India

May 2014 - Sep 2015

- Branch Business Head for Business Banking, Retail, Trade & Operations

Manager | Corporate Banking at Central Bank of India

July 2011 - May 2014

Managed large and mid-sized corporate portfolios for all asset classes with AUM of over USD 200 million comprising of short and long term financial assistance in the form of working capital, project finance, term loan, trade finance (Letter of Credit, Buyer's Credit, Bill Discounting/Collection/Negotiation, Bank Guarantee etc.). My corporate portfolio included diverse sectors like Infrastructure (Power, Road, Education Institutions, Hospitals etc.), Commercial Real

Estate, Textile, Pharmaceutical, Mining, Edible Oil, Ceramic, NBFC, Trading concerns etc.

Key Responsibility Areas:

- Perform Credit Analysis and appraise corporate financial assistance proposals
- Analyze financial risks in order to approve credit for potential clients and continue lines of credit for existing clients
- Financial Modeling / CMA (Credit Monitoring Arrangement) analysis
- Due Diligence
- Documentation, Disbursement, Credit Monitoring
- Inspection of business units of the prospective borrower as part of the credit dispensation process
- Corporate Debt Restructuring
- Attend to various queries raised by vetting / recommending authority on credit
- Manage relations with Corporate Clientele, Credit Reporting Agencies, Credit Insurance providers etc.
- Business development
- Maintain an organizational structure in order to meet the mandated objectives of credit department

Student Placement Coordinator at Narsee Monjee Institute of Management Studies, Mumbai

September 2010-March 2011

Volunteer and Intern at Teach For India

August 2010 - March 2011

Campus Ambassador at Teach For India

July 2010-March 2011

To build awareness about the Teach for India (TFI) movement and serve as a liaison between TFI and my college.

TEACH FOR INDIA - One day all children will attain an excellent education.

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Summer Intern at SBI Capital Markets

May 2010- September 2010

Worked in the PASF (Project Advisory & Structured Finance) dept. within the Private Equity vertical. Primary activities included: - Study of recent Private Equity deals to analyze their deal structure, investment pattern and impact on the organization in various sectors - Assessing the financial and commercial viability of the projects across given sectors - Preparation of Project Information Memorandum and Term Sheets - Basic Financial Modeling - Risk analysis of the project

Certifications**Financial Risk Manager (FRM®)**

Global Association of Risk Professionals (GARP) | September 2013

Certified Associate of Indian Institute of Bankers (CAIIB)

Indian Institute of Banking & Finance (IIBF) | July 2013

Education**Narsee Monjee Institute of Management Studies, Mumbai**

Post Graduate, MBA (Finance) (Class of 2011)

Activities and Societies: Computer Society of India (CSI), Findrome - The Finance Cell

Honors and Awards

- Successfully participated at International Model United Nations conferences viz. GIMUN held at Geneva (Switzerland) representing France at Security Council and BIMUN held at Bonn (Germany) representing USA at Security Council
- Won the IDEATE 2011 competition organized by the Project Management Institute (PMI) at the International Conference on Technology Systems and Management (ICTSM) and secured a scholarship towards CAPM certification
- Best Delegate award representing France at the K J Somaiya - Model United Nations Conference, 2011
- National Business Quiz winner at NMIMS University's cultural and management festival, 2007
- Awarded silver merit certificate in the National Cyber Olympiad, 2002

Interests

- Professional Networking
- Financial Markets
- Model United Nations
- Gadgets and Gizmos
- Travel and Exploration
- Car Enthusiast

Languages

English (Fluent), Hindi (Native)