

Subodh Bhadani

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PROFILE SUMMARY

Management graduate with 14 years of experience in Finance, Banking (SME and Mid Corporate Lending), Trade Operations, Accounts and Taxation. Presently associated with Olivia Group (Olivia Impex Pvt Ltd, Mumbai & Olivia Oleo Pte Ltd, Singapore) as CFO & Head Operations, overseeing and monitoring finance, banking, accounts, taxation and export operations of the group. Established overseas subsidiary in Singapore, set up export and banking operations, finance & accounts departments and debt tie up with banks. Prior to joining Olivia group, was associated with ICICI Bank Ltd as Regional Head in Small & Medium Enterprise Group managing asset book of INR 1650 Crs of clients based out of Mumbai region. Possess about 10 years of experience, across hierarchy, in handling clients in the turnover range of 100 Crs to 2000 Crs in industries like Pharmaceutical, Chemicals, Construction, Infrastructure, Packaging, Warehouse/Logistics and clients in priority sector & Agri finance space. Also worked as Agri-Business Manager with Canara Bank for Rest of Maharashtra region.

EDUCATIONAL QUALIFICATIONS

- PG Diploma in rural management from Institute of Rural Management, Anand (IRMA) in 2006
- Bachelor of commerce (Honours) from Giridih College, Giridih in 2001

PROFESSIONAL WORK EXPERIENCE

Olivia Impex Pvt Ltd, Mumbai / Olivia Oleo Pte Ltd, Singapore – Group Chief Financial Officer (CFO) & Head Operations
(Nov 2017 – till date)

Responsibilities include:

As Group Chief Financial Officer (CFO): Olivia Impex Pvt Ltd & Olivia Oleo Pte Ltd

- Responsible for finance, banking, accounts and taxation in India and Singapore.
- Manage financial controls, monitor banking operations and overseeing accounting procedures.
- Responsible for raising finance for existing and newly established subsidiary in Singapore.
- Analysing and reviewing of monthly and annual financial performance vis a vis budget/projection.
- Responsible for internal and external reporting and statutory compliances.
- Ensuring cost efficient liquidity and managing cash flow of the company.

As Operations head: Olivia Impex Pvt Ltd & Olivia Oleo Pte Ltd

- Responsible for export operations of the group, primarily merchant trade and high sea trade.
- Responsible for inventory management, inventory planning and allocation.
- Develop and maintain relationship with soap noodles and oleo chemicals suppliers based out of Indonesia, Malaysia & Thailand (*Unilever Singapore (UOL), Wilmar Singapore, IOI Pan Century, Golden Agri, Socimas, Inter-continental (ICOF), EVYAP, IFFCO etc.*).
- Handled oleo chemical customers based out of India (including Godrej, Wipro, HUL, KSDL, VVF) and other geographies, including east & west Africa Middle east, China, Korea, US, Canada, Russia etc.
- Responsible for timely shipments and ensuring banking and geographical compliances.
- Responsible for planning and management of logistics operations to ensure operational and financial efficiencies.

ICICI Bank Ltd., Mumbai (9 Years 8 Months)

Regional Head – Small and Medium Enterprise Group (SMEAG)

(April 2014 – Nov 2017)

- Managing total asset book of Rs.1650.0 Crs.
- Responsible for timely renewal/enhancement/asset review of working capital limits/term Loan/ECB
- Responsible for lead generation and on boarding of new clients
- Responsible for ensuring smooth functioning of the day to day operations of client
- Ensuring proper monitoring of each account to early identify week/stressed cases.
- Responsible for cross sell of other banking, insurance and wealth management products
- Fully accountable for NII, Fee and Book target.

Achievements

- Consistently managed to increase the revenue and book with zero NPAs
- Successfully executed several ECB and project finance deals.

Senior Relationship Manager – SMEAG

(April 2011 – Mar 2014)

- Managing total asset book of Rs.750.0 Crs.
- Ensuring timely renewal/enhancement/asset review of facilities.
- Responsible for lead generation and on boarding of new clients
- Ensuring smooth functioning of the day to day operations of client
- Ensuring proper monitoring of each account to early identify week/stressed cases.
- Responsible for cross sell of other banking, insurance and wealth management products
- Fully accountable for NII, Fee and Book target.

Relationship Manager (Agri SME)

(April 2010– Mar 2011)

- Responsible for managing a portfolio of SME/Mid Corporate clients in agri sector.
- Preparation of appraisal note, getting clearance from risk, & other support groups, obtaining sanction, documentation, disbursement & Repayment
- New client acquisition through lead generation, assessment, sanction and on boarding the client.
- Cross sell of other banking, insurance and wealth management products

Product Manager - Trade & Treasury

(Mar 2008 – Mar 2010)

- Responsible for product planning and execution of trade and treasury products.
- Managing forex & derivative portfolio and developing parameterised fee income product
- Managing stressed forex and derivative portfolio

Reliance Retail Finance Ltd, Mumbai

Product Manager – Rural Finance

(Nov 2007 – Feb 2008)

- Product planning and execution of Micro Retailing and Dairy Financing.
- Identification of suitable product, defining product vision, preparation of business plan and working closely with sales and marketing team to ensure revenue growth.

Canara Bank Ltd., Pune

Agri Business Sales Manager - Rest of Maharashtra (ROM)

(Aug 2006 – Oct 2007)

- Sale of Priority Sector Assets (working capital and term loan) in RoM.
- Work closely with Agriculture Officers based across all the districts of RoM for acquisition of new client.
- Preparing appraisal note, getting sanction and coordinating for documentation and disbursement.

Bharat Paints & Chemicals, Giridih, Jharkhand

(Apr 2001 – May 2004)

- Joined family business of packaging and sale of Turpentine Oil and Varnish after completing graduation in March 2001. Worked in Sales, marketing, procurement and packaging. The business was procurement of Turpentine Oil and Varnish in bulk and repackaging it into small packs of 250 ml to 20 liters.

ACADEMIC AWARDS & ACHIEVEMENTS

- 1st Prize in best strategy paper - Commtrade - All India B-Schools competition on commodity trading @ Amaethon 2005, conducted by IIM-Ahmedabad
- 3rd prize in commodity trading for Commtrade- All India B-Schools competition @ Amaethon 2005, conducted by IIM-Ahmedabad. Live trading on NCDEX platform was done for 20 days
- Awarded Amul Tata Scholarship for covering 50% fee of management studies at IRMA (2004-06)

PERSONAL DETAILS

- Passport No: J0640250
- PAN: AORPB7128P
- DOB: 5th June 1979
- Marital Status: Married
- Address: 603, Swarna Anant, Sector 17, Plot: 34, Koperkhairane, Navi Mumbai – 400709