

**Team Lead (Investment Banking Offshore Operations)***Loan syndication - Bilateral, Agency, Participated.***SYNOPSIS**

- A result oriented professional with a total experience of 7+ years spanning multiple Operations activities.
- As an Operations representative, I am a meticulous planner & implementer with proven abilities in streamlining operational processes & improving efficiency.

**PROFESSIONAL OVERVIEW**

DBOI Global services private Ltd..

1 December 2014 – Till date

**Role: Process Supervisor**

- ❖ Syndicated loans borrowings, renewing loans, Repaying loans, Fee past due.
- ❖ Investigations on WIP reports like fee past due, Suspense breaks to ensure timely resolution of them.
- ❖ Had processed deals were emerging market requires lot of manual tweaking in the transaction in terms of notices, Transaction, Prorate shares, And cash flows in Loan IQ system.
- ❖ Deal Closing and facility review for the CMBS & STEF business.
- ❖ Expertise knowledge in clearing position mismatch breaks if any.
- ❖ Review of KPI's and various open control reports to report at the various call's (Finance BUC and onshore review) on a weekly basis.
- ❖ LC FX revaluation to make SBLC outstanding positions in-line with home currency by foreign exchange rate.
- ❖ Investor relations-(Position confirmations, Missed notices, Admin, Audit confirmations, also handling all other adhoc queries from lenders).
- ❖ FATCA –Tax processing upon receipt of tax forms deposits in LIQ from lenders. Also deducting the tax for the non- tax complaint clients.
- ❖ Had processed deals were emerging market requires lot of manual tweaking in the transaction in terms of notices, Transaction, Prorate shares, And cash flows in Loan IQ system.
- ❖ Ability to interpret credit agreements and other related documents posted the data rooms or Debt Domain sites.
- ❖ Has experience in processing the secondary circles with PIK allocation as per the pricing letters and agent bank notices.
- ❖ Expert in managing and calculating the Default interest accruals and processing shared Skim's in LS2.
- ❖ With having extensive knowledge on Loan IQ general ledger postings, I was able to solve all finance related book runners' queries and able to interpret Loan IQ accounting downstream system called MOAR.

**Initiatives / Achievements:**

- ❖ IBM lotus Notes server to SMTP outlook messaging migration for the Loan IQ has been managed and provided the end user sign off.
- ❖ Created various adhoc queries in Loan IQ which helps the team to simplify and able to achieve accuracy.
- ❖ Deal review for the STEF and AFL business has been done and the same has been acknowledged at VP and Director Level.
- ❖ Extensively involved in UAT testing for the LS2 upgrade from LS2 6 Version to LS2 7 (Navigator Desktop)
- ❖ Identified the gap between treasury and LS2 funding's and played a key role to address the recon solution.

**Team management & Soft skills:**

- ❖ Currently managing a team of 6 FTE and covering 3 Desk activities AFL (Aviation finance lending), STEF (Structure transport and export finance lending) and Agency business.
- ❖ Coach team members and conducting feedback sessions to motivate them to achieve group& personal objectives.
- ❖ **Applications used: Loan IQ Misys banking, DB cinq, Autobahn, TLM, COPE STAR, DB internet (MENTCAP), Global MIS share point.**

**Role: Senior Analyst****Administrator / Versifier (Loan syndication)**

- ❖ Supporting UK based Investment bank to process daily periodic activities on syndicated **borrowings and Trade activities**, New loans, renewing loans, Repaying loans, passing general ledger entries (both manual & automatic) passing AR & AP's, maintaining Settlement accounts for both lenders & borrowers.
- ❖ Calculation of fee, interest and invoicing (**Billing**) on bilateral and agency deals.
- ❖ Performing and maintaining the payment and re-payment of loans, interest & fees, other penalty payments and breakage charges.
- ❖ Booking LC's and reconciling them on monthly basis with the agent banks.
- ❖ Closing the trade on settlement date and updating the documents in DMS for the post-sanction team to handle the limit corrections.
- ❖ Advising the PRISM team to update the rate changes and rectify the commitments and monitoring the work flow.
- ❖ Worked on various control reports like Fee-past due, Nostro, Funding rec. Dealers positioning.
- ❖ Getting the appropriate rates (LIBOR, EURIBOR, reference) for all the renewals including interpolated periods.
- ❖ Booking deposits and maintained **complex loans** having sub-parts, risk-part and interest stabilisations along with partial match funded loans in structured finance. And Back to back deposits.
- ❖ Releasing the Funds to Agent for borrowings, Counterparts for **LOR** (Or) for any trade activities, Interest for Sub Parts for their position (**Skim in skim out**).
- ❖ Also processed complex restructurings on Write off, Weavers, Amendments and various corporate actions.
- ❖ Interact with inter & intra departments from both the client, and their client's side for all inquiry's.

**Initiatives / Achievements:**

- ❖ Testing the new deal patterns and various booking models in UAT -LOAN IQ testing environment before deploying them in to the production.
- ❖ Handling complex queries/ system bug's with Mysis team to provide resolutions to lending operations team.
- ❖ Feeding the MCX system on daily basis with rates from Thomson-Reuters along with daily refresh of UAT environments.
- ❖ Worked for Below KSOR projects in UAT testing to support the management for the Go-Live decision/sign off.
  - Auto generate, Auto rate fixing, Auto release LIQ system enhance project.
  - ACBS to LIQ deal migrations. And supported phase wise parallel run.
  - Deal patters / Classifications risk and industries for better reporting purposes.
  - Auto extension of facility to the next business day in case of non- business day.
  - Actively involved in migrating middle office functions to Chennai from Milan, Madrid, Greece and Paris.
- ❖ Got appreciations for the suggestions on TOM (to be operating) Models.
- ❖ Creating and reviewing periodically on SOP for the process to ensure standardization and up to date procedures are hand by.
- ❖ **Applications used: Loan IQ Misys banking, Wall Street settlement system TLM, SharePoint, Prism credit system, Nexus, and Nucleus. 3270 Back office system. Score. Mysis Midas.**

**Role: Analyst****Administrator (Loan syndication)**

- ❖ Daily responsibilities include loan processing, position and accrual tracking, and account recon
- ❖ Renewing all maturing loans daily within cut off times of both branches CBNA & CNAI.
- ❖ Processing all new funding requests and trade settlements within cut offs
- ❖ Reviewing credit files for adherence to policies and procedures
- ❖ Co-ordination with support team for approval on A&Rs and audit checks
- ❖ Has experience in working with clients while in Pilot batch training in loan migration project

**Additional Job Responsibilities:**

- ❖ Expert in handling the STP FLEXCUBE fails in originations.
- ❖ Preparing Cash break metrics report/ Dash board for senior management on daily basis.
- ❖ Coordinating with five team members in reviewing their Cash breaks and commenting appropriately
- ❖ Acted as Quality auditor for the team.
- ❖ Also I have been trained on three sub processes on loan processing team like LC processing. Document routing for agent and originations. And also secondary loan trading team.
  
- ❖ **Applications used:** Flexcube, Pega rich, Cash break manager, Business objects reporting toll

**Education**

- ❖ **Master of Business Administration, Finance & Marketing in 2010**  
Scsrmv University, Kanchipuram, Tamil Nadu - 600002.
- ❖ **Bachelor of Science in 2008**  
Sri Krishnadevaraya University, Anantapuram, Andhra Pradesh.

**Certifications**

- ❖ NSE Certification for Financial markets in mutual funds, Currency derivatives, Equity derivatives.
- ❖ MSME certification in entrepreneurship development program.

**PERSONAL VITAE**

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Date of Birth	: 10 <sup>th</sup> February 1988
Marital Status	: Married
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