

MARIO ENRICO LIMANTARA

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EDUCATION

DUKE UNIVERSITY, The Fuqua School of Business <i>Master of Business Administration; Strategy & Marketing concentration, full scholarship by LPDP ID</i>	Durham, NC 2016 - 2018
SEPULUH NOPEMBER INSTITUTE OF TECHNOLOGY <i>Bachelor in Computer Science; Network & Tech Infrastructure concentration (including 2.5-yr college break for full-time engagement as CTO in a modernizing educational institution)</i>	Surabaya, Indonesia 2002 - 2009

EXPERIENCE

BANK NEO COMMERCE <i>SVP, Micro, Small and Medium Enterprise (MSME) Lending</i> <ul style="list-style-type: none">Sign 6 foundation partnership deals on online B2B micro lending within the first 6 monthsConstruct offline B2B SME lending roadmap, including product design, market research, tech infrastructure preparation, process streamlining, and pilot project deals	Jakarta, Indonesia 2023 - now
FUNDING SOCIETIES / MODALKU (FINTECH LENDING) <i>SVP, ID Partnership and Special Project</i> <ul style="list-style-type: none">Led SME B2B lending team, Financial Institution partnerships (both funding and lending), and tech solution partnerships related to SME lending ecosystemLed the post-M&A strategy after acquiring a bank's share to develop Fintech x Banking digital product roadmap, including profitability model, financial, and operational actions	2022 - 2023
SVP, Regional Credit Risk <ul style="list-style-type: none">Spearheaded Enterprise Risk Management (ERM) for SG, MY, ID, and TH with focus in Credit RiskLed Credit Risk due diligence with prospective Series C+ investors to support \$100Mn+ term sheetsRemodeled ID collection, credit scoring model, and underwriting frameworks for digital expansion	2020 - 2022
VP, ID Risk Management <ul style="list-style-type: none">Revamped credit underwriting focus, collection strategy, and portfolio focus under Covid-19 impact to help growth turnaround by Jun-20 with better disbursement quality versus pre-CovidDrove risk-return growth approaches on ID products in various growth phases (experimental, scale-up, maturity, crisis) to help company to EBITDA positive state in late 2020Double-hatted as Product Manager, Data Analytics, Internal Auditor, Collection Strategy, and Strategic Investment roles to deliver impact, leveraging on M-shaped competency	2019 - 2020
VP, ID Small and Medium Enterprise (SME) Lending <ul style="list-style-type: none">Cracked growth challenges by revamping Segmenting, Targeting, and Positioning (STP), deploying decision-making frameworks, and technical coaching resulting in doubled sales in 9 monthsChampioned streamlining loan approval operations by implementing productivity tools in pipeline management, resulting in doubled approval rate and halved turnaround time (TaT)	2018 - 2019
QUVAT/PRINCIPIA MANAGEMENT GROUP (PRIVATE EQUITY) <i>MBA Strategy Intern, Investor Relations and Portfolio Management Team</i> <ul style="list-style-type: none">Conducted due diligence on logistics sector and built business case to integrate two portfolio companies into E-Commerce value chain expansion in Southeast Asia for strategic exit potentialsDeveloped turnaround strategy roadmap for a commodity manufacturer, leading to initiatives on operations efficiency improvement, marketing for differentiation, and joint ventures	Summer 2017
BANK MANDIRI <i>Consumer and Retail Credit Risk, Executive Assistant to Managing Director</i> <ul style="list-style-type: none">Developed and advocated bank-wide product profitability analysis to board of directors, enabling resource redistribution, and portfolio streamlining to focus growth of \$70B lending portfolio.Led the design of a 5-year, \$50M blueprint on consumer banking infrastructure investmentConstantly in Top 1% Talent Pool within 6+ years of service, fastest promotion in the cohort	2014 - 2016
Micro & SME Credit Risk, Product Manager <ul style="list-style-type: none">Generated insights for business model transformation on Small and Medium Enterprises (SME) loan processing with 8 functionally diverse executives, improving turnaround time by 30%Designed and implemented first bank-wide early warning system for SME loan, preventing \$20M losses annually and led to accelerated promotion of 2 times within two years	2012 - 2014
Small and Medium Enterprises (SME) Credit Risk, Portfolio Analyst <ul style="list-style-type: none">Pioneered a dedicated project management structure to organize 10+ projects with \$15M+ budgetDesigned regional portfolio analytics covering 50+ areas and 200+ SME lending branches to determine cluster marketing programs and structure risk-based pricingsConceptualized the bank's auction business model with 6 IT and legal experts, resulting in 20% additional income to annual collateral sales income of \$100M+	2009 - 2012

ADDITIONAL INFORMATION

Interests: career coaching, higher education mentoring, running as a lifestyle