# K. Balagopalan

Daytime Phone: 00971 2 6111747

Mobile: 00971 55 6075972

Email: [balagopal54@yahoo.com](mailto:balagopal54@yahoo.com) P O Box: 4, One NBAD Tower Abu Dhabi, United Arab Emirates.

# Senior Executive: Over 25 years of rich experience in augmenting business growth in the Banking/ Financial Services Sector

**OBJECTIVE**

Impart strategic direction towards augmenting revenue and profitability in senior managerial positions. To exploit demonstrated strengths in formulating credit proposals/ building client relationships and growing operations for professionally managed Banks/ Organizations.

# SUMMARY

* Results-oriented senior professional with a robust background of over 25years within the Banking/ financial services industry.
* Distinguished career record of exemplary performance, scaling the career path in increasingly responsible senior management positions.
* Thorough knowledge of financial products like Corporate Loans, Finance & Operating Lease, Asset based Finance (Including real estate), Equity Bridge Loans, Islamic Finance, Retail Financing covering multiple industrial/commercial segments.
* Key resource in setting up branches, operating and bringing it to a profitable stage. Demonstrated excellence in successfully launching and positioning new products aiding profitable revenue growth.
* Excellent client relationship management skills, dealing with corporate bodies and High Net worth Individuals (HNI). .
* Innovative team leader, recruiting, motivating & training teams towards organisational goal



# Associate Director- Global Project & Structured Finance (GPSF) - National Bank of Abu Dhabi -(Year 2008 - till date)

**Responsibilities:**

* + Preparation of Comprehensive Corporate Credit proposals.
  + Preparation of Financial models and stress testing
  + Interact with Credit Risk Management for approvals/ sanctions.
  + Forex related transactions in relation to facility disbursement.
  + Portfolio Management.
  + Interact with External & Internal legal counsel for the finalization of Term Sheets and other transaction documents.
  + Managing the delinquent accounts/NPA.
  + Periodic renewal of the facilities.
  + Perpetration of ORM matrix and periodical reporting to Risk management.



# Head, Business Development (Retail), Taageer Finance Company (SAOG), 2006-2008

(A non-banking finance (NBFI) entity promoted by Al-Madina investment, Sultanate of Oman, Arab investment co of Saudi Arabia-Transgulf of Kuwait)

# Responsibilities:

* Accountable for marketing of financial products.
* Responsible for business development of Corporate/retail loan portfolio and insurance products.
* Enhance business from Auto- motive dealers to improve overall business and profitability. Recommend tailor made finance schemes to customer based on their repayment capacity and requirement of the customer.
* Recruit and train staff, developing the business in a cost effective way.
* Onus of ensuring profitability of the entire retail portfolio which comprises 50% of the company’s total business volume ( This is a compliance factor in as per Central Bank of Oman)



**Branch Manager, Muscat Finance Company SAOG,** Muscat, 1997-2006

(The pioneer Non- Banking Finance Company promoted by leading Industrialist houses such as Zawawi Group and WJ Towel Group - Sultanate of Oman )

# Responsibilities:

* Handled marketing, credit appraisal and evaluation of corporate/retail loans.
* Accountable for dealer coordination and receivable management.
* Organised loan melas and other promotional activities.
* MIS reporting
* Motivating the team to achieve their targets within specific time frame and related parameters.

# Achievements:

* Pioneered in setting up branches, bringing it to a profitable stage with a wide network in places in India, Oman & UAE.
* Nominated for Imtiyaz Award in year 2016 by NBAD Management for Business Performance (Risk Category)



**Regional Head, 20th Century Finance Corporation Ltd (Erst while Centurion Bank of Punjab / HDFC bank Ltd).** Cochin, India, 1991-1997

# Responsibilities:

* Responsible as Profit Centre Head of the region.
* Managed a team of three Branch Managers, 20 Direct Staff, 25 DSA’s & Sub DSAs.
* Was sole in-charge from initiation to finish of the product for all branches in Kerala.S India
* In-charge for marketing, credit evaluation and approvals.
* Ensured resource mobilisation through the securitisation and financial instruments like fixed deposits.
* Accountable for receivables management, people development and relationship management.
* Launched and managed operations of branches.
* Accountable for cost control to avoid expenditure /cost overruns.

# Previous Work Experience

**Sales Executive, TVS Suzuki Ltd.,** Chennai, 1990-1991

# EDUCATION

* Post Graduate in Economics with specialization in Banking /Finance, Calicut University, 1988

# Professional Development

* Asset Financing & Leasing, Sudhir P Amembal Associates, USA,in year 2003 & 2009
* Credit assessment training by Moodys.
* Attended Risk Weighted Assets Training conducted by Moody’s.
* Attended Corporate Credit training by Emirates Institute of Banking & Financial Studies (EIBFS)

# PERSONAL

**Date of Birth :** May 30, 1966

**Sex :** Male

**Languages Known :** English, Hindi, Malayalam and Arabic

**Passport Number :** Indian Passport- H 7732211 valid till 07.09.2019

**Driving License :** India and Sultanate of Oman