

Targeting assignments in Financial Analysis/International Business Management/ Operations Management with an organization of high repute.

Profile Summary

- Offering over 12 years of experience in Financial Management, Operations Management, and Credit Analysis with international exposure to Business Management and International Finance
- Assisted the team in improvement of financial management and internal controls by creation & follow-up on policies/ procedures to minimize/ control loss of inventory
- Led and managed **Mortgage & Banking Operations** during work experience in UK; **enhanced profitability and mitigated risk** for transactions with accurate analysis and new policy implementation
- Expert in **operations management, accounting standards,** internal financial control, financial analysis/reporting and new set-up design
- Possess knowledge of the concepts such as Market Finance, Corporate Finance, and Financial Engineering
- Gained exposure to financial segments such as investment banking, project finance, cash management, international risk management, hedging position using market tools, mergers & acquisitions, equity capital markets and structured financing
- Hands-on experience of business in international markets, consumer data analysis and stakeholder management

Academic Details

2018 MBA (International Finance) ISC, Paris

2013 MBA (Finance), India2007 BTEC-HND EDEXCEL, UK

Career Timeline (Last 4 Associations)



Core Competencies

International Finance Global



Business Operations

Banking / Financial Operations

Business Development

Compliance Management

Process Improvement

International Client Relations

Due Diligence

Risk Analysis & Control

Soft Skills

Communicator Collaborator
Intuitive Innovator Analytical
Motivator



Organizational Experience

TerraPavers, Thrissur & Coimbatore as Finance and Operations Manager (Jan'18- Jul19, Jan 21) Jan'17-Jan'18 Key Result Areas:

- Managed operations, & finance, to enable sound data-driven business decisions and to shape impactful outcomes; collaborated with cross-functional teams to drive scalable analysis, tools and insights
- Maintained operational and financial models to understand the viability of projects, support resource allocation and analyze expected returns
- Generated and utilized metrics to **provide valuable insights to leadership team** and non-finance business partners; communicated complex operational growth trends and metrics to support decision-making
- Monitored the day-to-day business to ensure smooth progress; planned, directed and coordinated all operations Steered
- efforts in improvement of **performance**, **productivity**, **and profitability** through the implementation of effective methods and strategies

Italian TT, Bengaluru as Operations Manager Future Financial Services Ltd. (NBFC), Bengaluru as Credit & Operations Threads, Bengaluru as Finance Advisor

Aug'15-Dec'16 Mar'14-May'15 Sep'13-Feb'14

Highlights:

- Managed entire credit approval process, analyzed applications of credit policy; led the team in operational and financial strategies for products, identification of key market drivers for business generation and profitability Conducted periodic
- credit reviews of existing customers, and **assessment of creditworthiness of potential customers**; formulated monthly dashboards for top management for strategic decision-making
- Provided clients with advice on financial queries; recommended ways to best utilize money
- Conducted extensive market research and advised clients on products and available services to drive revenue
- Prepared and presented:
 - o Monthly MIS reports as per group reporting format and timelines
 - Annual budget and quarterly revisions in terms of forecast as per group reporting format and timelines
 - o Annual cash flow forecast before the Group Management

Sutherland, Cochin, US as Mortgage

May'12-Aug'13

Client: Merrill Lynch (U/W)

Highlights:

- Reviled every mortgage file for an applicant's work; ensured adherence to history, credit history, and all liabilities and assets contained on a mortgage loan application, along with any other information required for loan approval **Improved**
- systems, policies and procedures on an ongoing basis and ensured proper documentation and implementation to cope with the objectives of the company
- Augmented the performance of the team through regular evaluation of performance and timely feedback to ensure
- continuous improvement

Italian Tile and Stone, Thrissur as Manager

Oct'07-Jan'10

Highlights:

Tracked and evaluated day-to-day activities; led and established financial status by development and implementation of

- systems for collection, analysis, verification and report generation
 - Prepared, led and monitored monthly and annual financial statements; ensured compliance with all social, tax and
- legal regulations and provisions
 - Played a key role to strengthen finance and accounting operations; developed new systems, process, and new financial
- and internal controls

Personal Details

Languages Known: English, Hindi, Tamil, Malayalam, and French (beginner)

Address: 6thStrt, Gandhinagar, Mangalore575003 **Passport Details:** Z3437589, valid till 14th October 2025

Marital Status: Married Driving License: Indian

Visa Status: