

## Professional Summary

Results-driven Insolvency Professional and Advocate with 15+ years of experience in Credit Management, Debt Restructuring, and Recovery of large value stressed assets. Proven track record of success in project finance and banking, with a strong background in advising companies on insolvency matters.

## Professional Experience

### Senior Insolvency Professional & Advocate (AD09)

Inazuma.co | January 2020 - Present

### Deputy General Manager - Credit & Risk (AGM)

State Bank of India | June 2015 - December 2019

#### **Key Achievements:**

- Successfully restructured debts worth ₹500 crores, resulting in a 30% reduction in NPA
- Developed and implemented a credit risk assessment framework, reducing credit losses by 25%

#### **Responsibilities:**

- Led a team of credit managers, providing guidance on risk assessment and mitigation strategies
- Collaborated with cross-functional teams to develop and implement credit policies

### Assistant General Manager - Project Finance

State Bank of India | January 2010 - May 2015

#### **Key Achievements:**

- Structured and executed project finance deals worth ₹2000 crores, with a 95% success rate
- Developed relationships with key clients, resulting in a 50% increase in project finance business

#### **Responsibilities:**

- Conducted financial analysis and due diligence for project finance proposals
- Negotiated loan agreements and coordinated with legal teams for documentation

### Manager - Credit Administration

State Bank of India | June 2005 - December 2009

**Key Achievements:**

- Improved credit administration processes, reducing turnaround time by 40%
- Trained and mentored junior staff, enhancing team productivity by 25%

**Responsibilities:**

- Managed a team of credit administrators, ensuring timely processing of credit proposals
- Coordinated with branches to resolve credit-related issues

## Education

**Master of Business Administration (MBA) - Finance**

Indian Institute of Management, Ahmedabad

## Technical Skills

**Financial Analysis:**

- Financial Modeling
- Credit Risk Assessment
- Project Finance

**Legal & Regulatory:**

- Insolvency and Bankruptcy Code (IBC)
- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act
- Companies Act

**Soft Skills:**

- Leadership & Team Management
- Communication & Negotiation
- Time Management & Productivity