

K. Balagopalan

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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.



Monday

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