

Sumit Talreja

COMPANY SECRETARY & LEGAL PROFESSIONAL



talreja.sumit27@gmail.com



+91-8819016904



<https://www.linkedin.com/in/sumit-talreja->



Key Competencies

RBI Regulations

SEBI Matters & Listing Regulations
Compliances

Statutory Compliances

Board & Shareholders
Management

RBI Inspection

Demerger

Deed of Assignment(s) (Standard
and Stressed Loan)

Co-Lending/Co-origination

Business Partnership Agreements



Profile Summary

- **A forward focused, insightful Compliance professional with 8 years of expertise and experience** in handling Compliance Matters, Corporate Legal Matters of Financial Sector Industry.
- **Presently working as Poonawalla Fincorp Limited as General Manager –Compliance and Legal.**
- **Proficient in NBFC Compliances and related matters, drafting and vetting Loan Agreements.**
- **A keen analyst** with excellent negotiation and relationship management skills and abilities in liaising with consultants and other external agencies
- **Adept in supporting and sustaining a positive work environment** that fosters team performance with strong communication and relationship management skills



Career Timeline

Indian Steel Corporation Limited

Joint Venture Company of
Mitsui & Co., Ltd., Japan &
Ruchi Group

**(Management Trainee
and Asst. Company
Secretary)**

March, 2014 – June,
2015

Agility Logistics Private Limited

one of the world's largest
integrated logistics providers
having operations in 100
countries.

(Company Secretary)

July 2015 to November
2015

Aamby Valley Limited

Public Company engaged in the
business of Real Estate
Activities and Hospitality and
has more than 25 Subsidiaries
in India and Overseas by way of
SPV's.

(Company Secretary)

January 2016 – April
2017

IIFL Wealth Finance Limited.

Systemically Important Non-Banking
Financial Company, which caters to
the need of financing of Corporate
and high net worth customers.

**(Senior Manager-Legal,
Compliance and Secretarial)**

April 2017 – March 2020

India Ratings and Research Private Limited

a Fitch Group, credit rating agency engaged in the business of
providing credit rating to the securities issued by Corporate
issuers, financial institution, finance and leasing companies

(Manager – Compliance Testing)

March 2020 – April 2021

Poonawalla Fincorp Limited

a systemically important Non-Banking Financial Company, which
offers a suite of loans to cater to the financial needs of the customers
with products comprising of small ticket size personal loan, loan to
professionals and unsecured business loan.

(General Manager – Compliance and Legal)

Since June'21

2007: **High School** from CBSE Board with 85%.
2009: **Intermediate (PCM + Computers)** from CBSE Board with 76% and Cleared IIT in Extended Merit List.
2011: **CS Foundation in 2011 (first attempt)** thereby scoring 280/400.
2012: **CS Executive Module 1 and Module 2 (first attempt)** thereby scoring 338/600.
2012: B.Com from D.A.V.V. University thereby scoring 75% in aggregate and **securing Second Rank in College**.
2013: **CS Professional- All modules (first attempt)** thereby scoring 401/800.

Special Assignments

- Demerger and Listing of Equity Shares
- Independently and extensively worked upon preparation of all documents related to Listing of Non-Convertible Debt Securities and on Listing through Electronic Book Mechanism Platform for an issue size of INR 500 Crore.
- Independently worked on Listing of Commercial Paper
- Independently handled RBI Inspection
- Structured Critical Business Partnerships and drafting, reviewing, and negotiating on the required documentation
- Structuring treasury transactions with respect to consortium lending, issue of NCD's.
- Preparing, reviewing policies of the Company from Compliance perspective.

Work Experience

Key Result Areas:

RBI Compliances

- Ensuring filing of all applicable returns to Reserve Bank of India as are applicable to Systemically Important Non- Banking Financial Companies.
- Co-ordinating with various departments to ensure that RBI Compliances are done by the Companies including **KYC, Outsourcing related risk(s), LEI, Scale Based Regulations, Fraud Monitoring and its related filing.**
- Independently handled registration process with **CKYC, NeSL and Legal Entity Identifier**, as required by Reserve Bank of India.
- Assisted in RBI Inspection for three consecutive years and independently handled in fourth year.*
- Drafting policies and updating existing policies as are mandated to a Non-Banking Financial Companies by Reserve Bank of India.
- Sending of Monthly, Quarterly, Half Yearly and Annual emails and reminders to all departments to provide requisite details to Reserve Bank of India.
- Worked on updating website and monitoring details of website of the Company and putting up necessary details as are required under Master Direction(s) issued by Reserve Bank of India.
- Preparing Process Notes**, coordinating with various CXO's for taking it to closure with respect to RBI requirements **and disseminating change in regulations and impact of such change on the Company.**
- Conducted **KYC Training(s).**
- Co-ordinating with Internal Auditors, Statutory Auditors, IFC Auditors, Concurrent Auditor for providing and also obtaining requisite information for submission to RBI*
- Co-ordinating with RBI Official(s) and providing information as and when required by RBI.**
- Worked on requirements related to **Ombudsman Scheme** as prescribed by Reserve Bank of India.
- RBI compliances such as Annual Return on Foreign Liabilities and Assets, Annual Performance Report.
- Preparing of Responses to Inspection Observation(s).*
- Reviewing Products of the Company from Compliance perspective** and providing necessary inputs in line with market practices and applicable extant regulations.
- Reviewing and checking Credit Appraisal Notes vis a vis existing policies of the Companies*
- Reviewing agenda and minutes of Board, Audit Committee, Nomination and Remuneration Committee, Finance Committee, Risk Management Committee Meeting(s) and various other Committees*
- Checking of compliances of **Section 185, 186 of Client companies** before loans are disbursed.
- Drafting various Applications to RBI in relation to Change in Control, Redemption of PDI's.*

- Ensuring all **Compliances** applicable to a Systemically Important Non-Banking Financial Companies under Master Direction - Non-Banking Financial Company - Systemically Important Non- Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016, Master Direction - Information Technology Framework for the NBFC Sector, Master Direction – Non- Banking Financial Company Returns (Reserve Bank) Directions, 2016, Master Direction - Monitoring of Frauds in NBFCs (Reserve Bank Directions), 2016, Scale Based Regulations for an NBFC having an asset size approx. of INR 15,000 Crore.

Secretarial

- Ensuring all Quarterly, Half Yearly and Annual compliances applicable on Listed Equity Shares and Listed Non-Convertible Debentures under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, SEBI (Issue and Listing of Debt Securities) Regulations, 2008, SEBI (Prohibition of Insider Trading) Regulations, 2015
- Preparation of Information Memorandum / Private Placement Offer Letter and other ancillary documents related thereto.
- Preparation and filing of Listing Application and co-ordinating with Stock exchanges for ensuring listing of securities.
- Co-ordination with RTA, Debenture Trustee, Stock Exchange and other intermediaries.
- Co-ordinating with Clients of the Company and solving their queries on the standard formats set by the Company such as Board resolution, Declarations related to Borrowings and others.
- Convening Board Meetings, Audit Committee meetings, Shareholders' Meetings & various committees' meetings.
- Drafted Director's Report & annexure thereto.
- Drafted and vetted of Non-Disclosure Agreements, Memorandum of Understandings, Memorandum and Articles of Association of the Companies etc.
- Modification, Alteration & preparation of Memorandum & Article of Association.
- Drafting of Shareholders' Agreement.
- Compliances related to Managerial Remuneration (Agreements, resolutions, CG approval, return filings etc.).



Hobbies

- Writing Blogs
- Dancing
- Swimming



Personal Details

- Date of Birth: 27 September 1990
- Languages Known: English, Hindi & Sindhi
- Marital Status: Married
- E-mail Id: talreja.sumit27@gmail.com