



EDUCATIONAL QUALIFICATIONS

MBA (Executive)	IIM Shillong	2023
Bachelor of Law	University of Lucknow	2019
Company Secretary	Institute of Company Secretaries of India	2017
B. Com	University of Lucknow	2010
Career Aspirations	Leading treasury in a mid-sized to large organization and managing change in digital transformation of the function to optimize and automate error free operations and transactions	

PROFESSIONAL EXPERIENCE

Air India Express, Gurgaon	Treasury Manager	Dec'22- Till Date
Roles & Responsibilities	<ul style="list-style-type: none"> Cash Flow Management & Forecasting: Compiled cash flow statements and generated reports on a weekly and monthly basis. Quarterly and 6-month rolling forecasts to enhance cash utilisation for managing debt and investments, ensuring liquidity while pinpointing funding gaps for operational needs. Liquidity Reporting: Compiled the liquidity report to assess the daily and weekly liquidity status of the organisation, focussing on investment opportunities, deployment of surplus funds, and identifying new funding needs. Debt Management: Oversaw a \$1.3 billion credit line portfolio, including both fund-based and non-fund-based utilizations, ensuring alignment with business needs and financial goals. Bank Guarantees & SBLC: Issued bank guarantees and standby letters of credit (SBLC), including negotiating terms, conditions, and the text of agreements. Bank Relationships Management: Established and maintained strong relationships with banks and financial institutions to negotiate favorable terms, fees, and services for banking products, credit lines, and other treasury-related activities. Managed a portfolio of 26 banks (inc. SCB, HSBC, BNP Paribas, SBI, HDFC, ICICI, Kotak, DB, Tata Capital) Payment Gateway Collaboration & Setup: Collaborated with payment gateways and credit card issuing banks, especially regarding the CUG program for agents, negotiated Merchant Discount Rate (MDR) charges for both B2B and B2C segments. Credit Rating: Worked with rating agencies (ICRA, CRISIL) and senior management to ensure all requirements are met for maintaining and improving company ratings. Payment Supervision: Supervised payments and remittances related to engineering and non-engineering activities, lease payments, and documentation for A1, A2 payments, and inward foreign remittances. Due Diligence: Conducted due diligence for new banking facilities, loan sanction letters, board notes, and onboarding new payment gateway. M&A Activity: Served as a key spokesperson for treasury-related operations during the merger of AIX Connect and Air India Express, managing secured and unsecured creditors (banks and NBFCs). Compliance & Reporting: Compiled necessary documentation, such as cash flow statements, due diligence reports, and various regulatory submissions (APR, UFCE, ODI, FLA, ECB returns). Collaborated effectively with the bank to ensure the submission and fulfilment of all covenant requirements with lending partners on a monthly, quarterly, and yearly basis. Systems & Technology: Evaluated, deployed, and managed treasury systems to improve cash management processes, including <i>host-to-host integration</i>, S2B implementation, and <i>ERP system integrations with banking interfaces</i>. Implemented EDC in-flight devices with sugar box integration for F&B by onboard services and integrated POS machines at 50 stations for ground sales and excess baggage collections. Streamlined payment batch processing through the implementation of <i>F110 in SAP</i> and enhanced auto reconciliation by integrating <i>Electronic BRS with MT940</i> input into the company's ERP system. Cost Optimization: Negotiated with banks and NBFCs to reduce interest costs and implement subvention schemes to optimize financial expenses. Collaborated with Revenue and sales teams to pinpoint high collection costs and successfully negotiated rates with payment gateways for agent and website collections, resulting in a <i>savings of 8.7 million dollars</i> in collection expenses. Leadership & Team Management: Led a team of 4 treasury professionals, directly reporting to the Treasury Head of Air India Express. 	
Go Airlines India Ltd. (Go First), Mumbai	Treasury Manager	Feb'19 – May'22

Roles & Responsibilities	<ul style="list-style-type: none"> Managing international credit lines, letter of credit and bank guarantee Reviewing Banking facilities and supporting allocation of credit lines Leading treasury related compliances and action items for IPO launch and due diligence Supporting Chief Treasury Officer on fundraising, investments, and asset valuation Managing short-term investment balances with interest recordings Supervising and auditing treasury accounting and reconciliation in SAP
--------------------------	--

	<ul style="list-style-type: none"> Reporting of unhedged foreign currency exposure to banks/regulatory authorities Preparing of due diligence reports, APR, ODI filling, FLA, ECB returns, India rating reports and other treasury related compliance through Legatrix portal Advising Tax & Legal on transactions & banking related to international entities establishment Reviewing lease agreements for treasury related compliances Managing global banking relationships with credit support line of \$300M Monitoring of daily funds position and ensuring that excess funds are invested for optimum returns as per the investment policy of the company Preparing proposals, term sheets, Information memorandum and compiler of information required by banks, NBFCs, Mutual funds, other financial intermediaries for fund raising under new/renewal/enhancement of limits Managing a portfolio of 20+ domestic and international banks
--	--

Honeywell Automation India Limited, Pune	Assistant Treasury Manager	Feb'17-Feb'19
---	-----------------------------------	----------------------

Roles & Responsibilities	<ul style="list-style-type: none"> Managing banking operations, utilization & repayments, liaisoning for seamless operations Assisting internal and external audit process including audit follow-ups Managing forex, FX booking, utilization and timely compliances of money conversions Handling issuance of Bank Guarantee /SBLC & Letter of Credit for Honeywell pan India MIS reporting and RBI & statutory compliances Treasury accounting & reconciliation in SAP system Monitoring the EEFC account and coordinating for releasing import payments. Reporting of unhedged foreign currency exposure to banks/Regulatory authorities Managing a portfolio of 15+ domestic and international banks
Achievements	<ul style="list-style-type: none"> Streamlined and Optimized the Bank Guarantee issuance process & Letter of Credit Conducted various trainings for issuance process and usage of the online portal

SGM Enterprises, Lucknow	Treasury Executive	Mar'13 –May'16
Roles & Responsibilities	<ul style="list-style-type: none"> Planning and overseeing new marketing initiatives and managing investor and bank relations Managing risk through accounting, auditing, planning and treasury Managing short term and long-term funding requirements Managing long term planning, cost and capital budgets Coordinating audits and filing of tax returns, reviewing contracts, and making amendments Ensuring regulatory and legal compliance in Finance and Human Resources Daily cash management and debt facilities management 	

Technical Skills
<ul style="list-style-type: none"> SAP S/4HANA Treasury and Risk Management (TRM): Exposure management, deal capture, integration with bank interfaces. Excel (Advanced): Financial modeling, dynamic cash flow forecasting, pivot tables, VLOOKUP/XLOOKUP, data visualization. Bank Connectivity: SWIFT, Host-to-host, MT940, Electronic Bank Reconciliation. Bank Portals – S2B, HSBC Net, CITI Direct, BOB Insta etc.

Extra-Curricular Activities /Hobbies
<ul style="list-style-type: none"> Office Bearer -Student affairs committee IIM Shillong Office Bearer-PR Committee IIM Shillong Managing end-to-end events like team outbound get together, trips, wedding interior and decors etc. Passion for cooking and driving