**Shubhendu Parhi**

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A-501, Vishaldeep CHS, Kharadi, Pune, Maharashtra

* **Career Objective:**

**A result oriented Corporate Finance Professional aspiring for senior level managerial assignments in end to end Fund raising and banking compliances function with an Organisation of repute**

1. **Credit Rating**
2. **Financial Modelling**
3. **Financial Analysis**
4. **Valuation & Title Search**
5. **Loan Documentation**
6. **Mortgage Creation**
7. **Banking & Fund Raising**
8. **Project Financing**
9. **Working Capital Financing**
10. **Debt Syndication**
11. **Debt Restructuring**

**Proficiency Forte:**

* **Fund Raising Transaction**

1. Secured a sanction from PTC Financial Services for Rs. 40 Cr. of Term loan to acquire 5 MW Solar Project in Rajasthan.
2. Secured Sanction of Rs. 50 Cr. of Term Loan from PTC Financial Services for a Sea Water Desalination Project
3. Secured Sanction of Rs.8.9 Cr. from Cosmos Co-operative Bank for setting up of 3.02 MW Solar Rooftop Project in Tamil Nadu
4. Raised 20 Cr of Bank Guarantee to participate in the Power project bid from IDBI Bank.
5. Refinanced Rs.454 Cr. Of Term loan in 3 different Residential Real estate Transaction from India bulls Housing Finance Ltd.
6. Refinance Rs 260 Cr. term loan and with a top up of Rs. 200 Cr. in industrial Warehousing Space from Edelweiss Capital.
7. Successfully Raised Rs.117.37 Cr. through LRD transaction From Central Bank of India.
8. Raised Rs.110 Cr. Of term loan in a refinancing transaction in wind energy space in from Central Bank of India.
9. Raised Rs. 25 Cr. of Project Financing facility for a Budget Hotel from Bharat Co-operative Bank (Mumbai) Ltd.
10. Raised Rs.25 Cr. of Project financing facility for a Multispecialty Hospital from IFCI Ltd.

* **Credit Product Raised**
* Cash Credit
* Letter of Credit
* Bank Guarantee
* Lease Rental Discounting
* Lease Finance
* Private Equity
* Term Loan
* Project Finance

* **Key Responsibility Area**

1. **Deal Sourcing through relationship management:**

Meeting senior management and developing repo with them for sourcing the transaction with below lenders Categories:

* **Banks:** Federal Bank,Cosmos Bank, Kotak Mahindra Bank, Corporation Bank, ICICI Bank, Canara Bank, Indian Bank, IndusInd Bank, HDFC Bank, Oriental Bank of Commerce, Central Bank on India, Punjab National Bank, UCO Bank, Bharat Co-operative Bank, Saraswat Bank, Corporation Bank, IDFC Bank & Jammu & Kashmir Bank, Exim Bank.
* **NBFCS:** IREDA, PFC, PTC Financial Services, , Piramal Capital, Indiabulls Housing Finance, Edelweiss Capital, Indostar Capital, Capital India, STCI, L&T Finance, Ckers Finance. Hero Fincorp, Rattan India, SIEMENS Capital, PTC Financial Services, Clix Capital, ARCIL, IFCI & SREI Equipment Finance etc
* **Private Equity:** KKR, Avenue Asia Capital, Peninsula Brookfield & Actis etc.

1. **Preparing Financial Models:** Developing Project financial model & CMA data for Working Capital Facility from the scratch basis the revenue, loan and cost assumptions which includes; Revenue & Cost assumptions, Forecasted Income Statement, Balance sheet and Cashflow Statement, Loan Amortisation Schedule, Inventory Calculation for COGS, MAT Calculation, Pre tax and Post Tax Project IRR and Equity IRR and spreading other ratio analysis like; Working Capital Ratio, MPBF Calculation, DSCR, RONW, ROCE, ROE and FACR Calculation.
2. **Preparing Information Memoranda for Pitching Project with the Lender:** Responsible for the preparation of Loan Proposal/ Information memoranda to pitch the project with Lenders while sourcing input from management and various department.
3. **Fund Raising:**

* Engaged as an interface between the Company and lender in the sanctioning process with the lender and replying to lender’s queries.
* Securing Terms sheets from lender and discussing and negotiating with the lender on the terms and conditions provided in the terms sheet.
* Securing Sanction letter from Lender as per management’s discussion.

1. **Valuation & Title Search**: Responsible for Land valuation from independent/ empanelled valuation agencies and arranging Title search for the title of the property to be mortgaged from the Independent/ Empanelled Lawyer with the lender on the lender’s request with a purpose to create security in favour of the lender during the mortgage process.
2. **TEV Study**: Engaged in preparing TEV report for the lenders in various Project Finance transaction.
3. **Credit Rating:** Responsible for end to end Project Grading and Company’s Credit rating assignments in various group Companies from credit rating agencies like; CRISIL and CARE.
4. **Loan Documentation**: Engaged in end to end loan documentation for the above-mentioned transaction which include, vetting and executing the Facility agreement, Hypothecation agreement, Indenture of Mortgage, Escrow agreement etc. Also, arranging the original title documents like; Project and land related - Sale deed, conveyance deed, lease deed with the lender during the mortgage creation process.
5. **Mortgage Registration**: Arranging for registration of mortgage in the office of sub registrar located near the project site after arranging the required stamp duty and registration fee for the registered mortgage deeds.
6. **Compliances & Disbursement**: Preparing and arranging the monthly compliances like; arranging the lenders DP statement, FFR 1 & 2, QIR 1, QIR 2 and QIR 3, CMA projection, Sales MIS, Cost MIS, Lender Engineers report (LIE), CA certificate for showing the fund utilisation and Other Compliances to the lenders along with arranging the disbursement request form to facilitate the timely disbursal of funds from the lender’s escrow presenting the budgetary requirement.
7. **Debt Restructuring Assignment:** Responsible for Debt Restructuring and Debt Resolution assignment like proposing Banks and NBFCs for restructuring the outstanding and overdue Principal and Interest by converting into FITL, WCDL and also support the organisation in arranging OTS funding (One Time Settlement)
   1. Responsible Financial & Commercial Due diligence in Private Equity Transaction.
   2. Closing the commercial terms Shareholder’s Agreement (SHA) and Non-Disclosure Agreement (NDA) in Equity transactions.

* **Organisational Scan**

1. **Skeiron Group, Pune, Maharashtra :** Senior Manager Corporate Finance Fund Raising - March 2019- Till date
2. **Ahuja Construction, Mumbai, MH** **:** Manager Corporate Finance Fund Raising - June 2018- March 2019
3. **Associate Décor Limited, Mumbai, MH :** Senior Manager Banking & Finance **-** August 17- May 18
4. **Renaissance Indus Infra, Mumbai, MH :** Senior Manager Corporate Finance Fund Raising - April 16- August 17
5. **Shree Naman Group, Mumbai, MH :** Manager Corporate Finance Fund Raising - July 12 – April 16
6. **Moody’s Analytics, Gurgaon, HR :** Senior Analyst- Investment Banking - April 08- Feb. 12

* **Academic Credential**

1. MBA (Finance): Indian Institute of Finance, New Delhi 2006-08
2. M.com (Finance sp.): Utkal University, Odisha 2002-04
3. B.Com (Accounting Hons): Utkal University, Odisha 1999-02
4. Diploma in Export Management: F.T.D.C, India, New Delhi 2004-05