

**INSOLVENCY PROFESSIONAL**

Registered Member as Insolvency Professional vide Registration IPA-03/ICAI- N-0365/021-02/13796 to provide Integrated end to end Solution for Stressed Assets Empanelled with Central Bank of India, Union Bank of India, UCO Bank, Canara Bank and ARCIL

**Director at Virtuoso IPE Private Ltd**

- Incorporated by Dynamic Insolvency Professionals with a distinctive blend of experience blend and expertise in various domains and industries viz. EPC/ Textiles, Real Estate, Hospitality Sector, Manufacturing, Steel, Trading and Infrastructure sector.
- Providing a complete basket of IBC and its support related services to assist in a quick, smooth and hassle-free Resolution process Providing services for CIRP / Liquidator/ Pre-package Insolvency Personal Guarantee bankruptcies, Legal/ Security Assistance and facilitating process and compliance services to Insolvency Professional.

Qualified Independent Director from IICA vide Registration No. IDDB-DI-2108-037981.

**WORK EXPERIENCE**

- ✚ General Manager [Corporate Credit], Centra Bank of India of India 2yrs
- ✚ Field General Manager [3 Zones] - Chandigarh, Delhi & Mumbai 6yrs
- ✚ Regional Manager, Mumbai Region 2yrs
- ✚ Controller [Head] of Corporate Finance Branch
- ✚ Assistant General Manager / Executive Assistant to CMD and Secretary to Board
- ✚ Internal Auditor and Branch Manager at various Branches

**EDUCATION**

- B.Sc. [Science], Delhi University - Graduated top of the college
- MA [ Economics], Kanpur University - Graduated top of the college
- Diploma in Communication Engineering Telecom Department
- limited Insolvency Examination from IBBI and enrolled with IPA
- CAIIB
- Diploma in International Banking
- Diploma in Treasury & Risk Management
- Qualified Independent Director from IICA

**DATE OF BIRTH** : 01<sup>st</sup> July, 1961

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## **GIST OF EXECUTIVE SUMMARY**

- A Senior Banking Professional with an experience of more than 37 years in Corporate Credit, SME Financing, Restructuring, Stressed Assets Resolution, Selling of Security under Securitization Act, Board Management, Audit and Controller of top Zones of the Bank.
- Highly experienced and qualified Techno – Financial Professional with experience of about 40 Years in Industry and Bank.
- Experience in development of Large Loan Portfolio, Credit Risk Management, Debt Syndication and Business Development.
- Handling and resolving stressed assets of the Bank with end-to-end solutions including investor presentations for resolution as ongoing concern.
- Rich experience of evaluation, techno -economic appraisal of large projects from major Industry and Infrastructure Projects.
- Regulatory and Compliance reporting related to Corporate Credit and interface with Regulatory bodies and Nodal Officer of Bank for various apex level lending and investment like Ethanol Based Projects, Swamih Investment Fund, Working Capital Revamping Committee etc. with Government Authorities and Ministries.
- Controlling, handling and resolving issues related to Central Statutory Auditors, Reserve Bank of India and other Regulatory Auditors, Management Audit etc. within Policy framework.
- Handling Bankruptcy of personal guarantors of large corporate under IBC. (Filing under process)

## **ADDITIONAL PROJECTS AND ACHIEVEMENTS**

- Revamped Operation Manual, Standard Operating Procedures and Policies in line with evolving scenarios and aligning them with overall corporate objective.
- Responsible for establishing and oversight over robust Underwriting practices for evaluation of Credit Proposals under various segments and devised Master Circulars for new types of Financing like HAM, Renewable Energy, Sugar Industry, In VIT etc.
- Member in and Piloting of all Credit Committees at Corporate Office including Management Committee of Board.
- Member of ALCO and other Committees related to Forex, HR, New Initiatives, ORCO and Credit Risk Management
- Worked as Field Zonal Manager covering cross cultural states from Jammu & Kashmir to Himachal Pradesh to National Capital-Delhi, Rajasthan, Mumbai, Goa, Haryana, Punjab, Uttarakhand etc. having Total Business of Rs.1,75,000 crore in all sectors and managing more than 10,000 employees under my jurisdiction.
- Participated in senior level COC meetings for resolution of large NCLT cases of the Bank and conveying decisions including mandate and voting within the timeline prescribed.
- Promoted Entrepreneurship, Project Financing, HAM / In VIT Financing, Resolution and Restructuring of Large Corporate Credit portfolio in different industry spheres ranging from Infrastructure to Renewable Energy to Manufacturing to Chemical sectors etc.
- Accelerated and implemented differentiated value propositions in the conventional thinking process to bring risk-reward culture against risk-averse scenario.
- Core Committee Member / Head of different new initiatives and policies including Digitization, Strategic Vision, Business Transformation, Loan Management etc. from time to time. The latest Committees viz.

➤ Business Transformation using artificial intelligence and business tools.

- End to end solution for Loan Management right from sourcing till closure of account including sanction, monitoring, resolution, OTS etc. on digital platform.
- Created Matrix and Performance Dashboard to monitor the entire gamut of vertical even to a granular level.
- Potential Based Corporate Annual Planning and Budgeting assignment for Corporate Credit and zones.
- Maintaining deadlines and timelines for execution and implementation of projects / tasks by making it simpler and lowering friction.
- Implemented Service Level Agreement Contract including corrective action to maintain and improve service standard.
- Continuously promoted and regulated functioning of Professional / Empanelled Agencies and reviewing them regularly to align with the latest framework of the Organization.
- Associated with Company as Nominee Director and engaged as "Trustee" in Debt Mutual Fund outside the Organization, DISCOMs etc.
- Streamlined and optimized the system by synthesizing and centralizing critical processes like Foreign Remittance, Financing to Export / Import, ECB, Trade Credit, ODI, Overseas Turnkey Projects etc.
- Knowledge and insight in a diverse domain with qualifications ranging from Telecom to Science to Engineering to Commerce to Economics and Limited Insolvency Exam for Insolvency Professional.

### **MAJOR TRAININGS & SEMINARS**

- Advanced Management Program - NIBM / Stanford GSB California.
- Advanced Credit Appraisal.
- Leadership Management Program - IIM, Ahmedabad & IIM, Bangalore.
- Associate & Speaker at various Seminars / Workshops on behalf of Organization besides Panellist at National Channels like CNBC, DD [National] on Banking, Economic Issues, CII.
- Supported various non-work Community Service Programs like Save Girl Child Campaign, Clean Water Drives for poor, Organized Health Check-up & Blood Donation Camps, Creation of Aadhaar Card Centres for Jail Inmates, Housing Expos and organizing Quiz like Cent Quest, Organized Vigilance Awareness Program at various prestigious Institutes, Cycle Rally and Voters' Awareness.