

Raj Mohan

Male, 30 years

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Background: Senior Manager @ Yes Bank Limited | Senior Manager, ICICI Bank | Management Consultant at Feedback INFRA | State Bank of India - Stressed Assets Resolution Group, Corporate Accounts Group | Banker | Strategy Consultant | IIM Indore

Skills: Corporate Banking | Portfolio Management | NCA | Strategic Advisory | Due Diligence | Debt Restructuring | Valuation | M&A | Policy & Bid Advisory | Project Management Consultant(PMC) | IBC & NCLT | BFSI | Credit Analysis | Retail Management | Start-up Enthusiast

Coursera Certifications:- 1) Start-up Valuation Methods / Entrepreneurial Finance (**Duke University**); 2) **Python** for Everybody (**University of Michigan**)

LinkedIn Online courses – 1) Product Management: a) Agile Product Owner Role and Techniques b) Create a Go-To-Market Business Plan c) Metrics and Product Innovation for Product Managers d) Building a Product Strategy with creating Your Personal Brand 2) ITeS: a) Google Cloud Platform Essentials & for Machine Learning b) Introduction to AWS Cloud Concepts c) Programming Foundations: APIs and Web Services Learning Data Analytics

Delhi / Bangalore, India Experience: 5+ Years post MBA in consulting & Financial sector; Pre-MBA in Retail Management & garment export industry

TOTAL PROFESSIONAL EXPERIENCE

(6+ years)

1. Yes Bank Limited – Corporate Banking Group, Bangalore Senior Manager, Asset Reconstruction Management (Stressed Assets Group) **2021**

Roles & Responsibilities

- Debt Resolution/Restructuring of stressed corporates of PFUIB under various structures, RBI guidelines & Banks' policies
- NPA Management through SARFAESI and DRT/NCLT route, Ensuring timely restructuring/credit proposals within the Banks' policies
- Clients include from Real Estate & Urban Infrastructure for large projects in South India: Mantri Developers Group, Nitesh Estates Limited for executing assignments to Restructuring, OTS proposal, Refinance, Takeover, assignment of debt, additional debt sanction

2. ICICI Bank Ltd. – Corporate Banking Group, Bangalore Senior Manager – Services Sector Group (SRSG) **Sep 2019 - 2020**

Roles & Responsibilities

- Portfolio Manager for corporate clients with turnover of above Rs.500 crores from 'Service Sector Industry' related to **ITeS, NBFCs, New Age Techs & Start-ups (Fintech, EdTech, Logistics, and Mobility etc.)**
- Clients include from **IT Industry: Infosys Ltd, Infosys BPM Ltd, EdgeVerve, Wipro Limited, Hinduja Global Solutions Limited, Inflow Technologies Private Limited**
- Startups from **Fintech** like **Razorpay Software Pvt Ltd, Finnovation Tech Solutions Pvt Ltd(KreditBee, crazyBee Services Pvt Ltd); Edtech- Think&Learn Pvt Ltd(BYJU'S); Logistics- Zinka Logistics Solutions Pvt Ltd(BlackBuck); NBFCs- Ujjivan & Jana Small Finance Bank**
- Credit Appraisal and underwriting of 'Large Corporate Clients' for Fund & Non-Fund based facilities. Building strategy with a comprehensive componentised platform: Corporate lending, Corporate deposits, Trade Finance, Liquidity Management, Payment, Treasury, Digital Engagement Suite, Enterprise Customer Management, Derivative products for interest rate & exchange rate hedging

3. Feedback Infra Pvt. Ltd. – Stressed Asset Resolution Group, Gurgaon Consultant - Advisory Role **June 2018 – August 2019**

Roles & Responsibilities

- Consultant for Comprehensive TEV study comprising management review, technical & financial feasibility, market strategic analysis for **Strategic Disinvestment** of 'National Projects Construction Corporation Limited' (**NPCC**) by **WAPCOS Limited, a MINI RATNA-I**, PSE under the Ministry of Water Resources, River Development & Ganga Rejuvenation (MoWR, RD & GR) of the Government of India
- Handling of major infrastructure clients such as NPCC, CCCL, Punj Lloyd Ltd, McNally Bharat Engineering Company Ltd & MSEL, A2Z Infra Engineering Ltd, Rajpur Hydro Power Project Ltd. & Technofab Engineering Ltd.
- Commercial and business due diligence of **Consolidated Construction Consortium Ltd.(CCCL)** for our client DMI Management Services
- Techno Economic Viability of **Punj Lloyd Ltd.** and vetting of Debt Restructuring proposal under S4A for its viability
- Managing the Financial Stress and project, cash flow monitoring with new business development of the **A2Z Group(A2Z Infra Engineering Ltd.)**. BG risk ranking analysis, Escrow Limit Enhancement/Reconciliation with LinkQuest Quippo Infra LLP
- McNally Bharat Engineering Company Ltd.(MBECL)** - commercial and business due diligence for our client Bank of India.
- McNally Sayaji Engineering Ltd.(MSEL)** – subsidiary of MBECL with engagement of TEV study for overall assessment of revival plan

4. State Bank of India – Stressed Asset Resolution Group, New Delhi Case Officer (Assistant Vice President) – Stressed Asset Management Branch **March 2017 – May 2018**

Roles & Responsibilities

- Looking over the stressed assets account of M/s Asian Colour Coated Ispat Ltd. of 4000crs exposure & M/s Janki Corp Ltd. of 800crs exposure as 'Case Officer' in SAM Branch for prospective restructuring schemes of **RBI 5/25, CDR, SDR, S4A and NCLT** implementation
- Maintained **18 accounts** for NPA resolution such as Rays Power Experts Pvt. Ltd., SAGA Automotive (I) Pvt. Ltd., M.P.K Ispat & Steel Ltd., Gopish Pharma & Foils, Nayaab Jewels, Delhi Control Devices, Hind Industries, Rathi Super Steel, Shakti Bhog Foods etc.

Highlights of Major Career Achievements in Stressed Asset Resolution Group – SBI

- ACCIL** – Timely filing and admittance of case in **Principal Bench, NCLT Delhi** as per RBI guidelines for 2nd list of stressed assets
- Janki Corp. Ltd.** – Filing completed in both **DRT/NCLT court by 20.05.2018** as per priority of top management
- Shakti Bhog Foods Ltd.** - accepted in **Supreme Court (Fali M. Nariman bench)** with judgement in favour of SBI for admittance in NCLT

State Bank of India – Corporate Accounts Group, New Delhi	Credit Analyst – Corporate Banking	May 2016 – March 2017
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Roles & Responsibilities

- Preparation of **CRA, CMA, FFR and renewal of Proposals** for Large corporate accounts - **SAIL, BHEL, Bhushan Steel, SPMCIL, Micromax etc.** with an industry exposure of Iron & Steel, Energy, E-Commerce, Real estate & Manufacturing in Asia Pacific region
- Handled a portfolio of **INR 20,000crs approx.** with Credit appraisal of prospective and current clients for fund based exposure like Working Capital, Overdraft/Cash credit/Term Loan etc. and non-fund based exposure like Letter of credit / Bank Guarantee etc.
- Overlooking the **Cross-Selling business of CAG I – New Delhi** comprising of **SBI Life Insurance, SBI General Insurance, SBI Mutual Fund and SBI Cards (Retail and Corporate)** for driving revenue business during the time of demonetization

Training Programme /Seminars attended during the work experience:

- Basics of Credit Appraisal Training conducted by ICICI Bank at Gurgaon Regional office from Oct 15-Oct 20, 2019. Major topics: credit appraisal and basics of CMA working & working capital assessment, business model, industry & management analysis
- Completed online training programme provided by Moody's Analytics: Certificate in Commercial Credit for expertise in Credit risk management mandated by the Reserve Bank of India (RBI) in March 2018
- Analysis of Balance Sheets and related aspects by Sh. Gyan Pipara for CAG/MCG Officials at SBSC, Hyderabad from 11.07.2016 to 12.07.2016 with special emphasis on key ratios and its respective impact on business
- Workshop for Credit Analyst for analysis of balance sheet & Performance financial Indicator at SBI Gurukul, Gurgaon in January 2017

EDUCATIONAL QUALIFICATIONS

PGDM/MBA	Indian Institute of Management Indore (IIM Indore)	2016
B. F. Tech (Apparel Production)	NIFT, Kolkata (Ministry of Textiles, GoI)	2012
Class XII, CBSE	Gyan Niketan, Patna, CBSE	2007
Class X, CBSE	St. Karen's Secondary School, Patna, CBSE	2005

ACADEMIC & CO-CURRICULAR ACHIEVEMENTS

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| ▪ Scored competitive GRE Marks of 321 and TOEFL 104 marks | 2017 |
| ▪ Cleared NISM-Series-V-A: Mutual Fund Distributors Certification Examination | 2016 |
| ▪ Cleared NCFM Module – Derivative Market Dealer's Module and Technical Analysis Module | 2015 |
| ▪ Rank holder in India Ideathon 2015 –sponsored by CapitalVia Global Research Pvt. Ltd. & Team Ideathon | 2015 |

PROFESSIONAL EXPERIENCE

Shahi Exports Pvt. Ltd. Faridabad		PPC Manager	<i>Feb '13 – April '13</i>
Roles & Responsibilities	<ul style="list-style-type: none"> ▪ Coordination of PPC meeting, Line planning for sewing and finishing department ▪ Worked and handled buyers – Walmart, UCB, Benetton, H&M, Impulse, Triburg etc. (5000-5lakhs pieces) 		
Achievements	<ul style="list-style-type: none"> ▪ Implemented project on Poka Yoke which reduced time cost & Defects Per Hundred Units to around 4% ▪ Led the project -Framing education as a prerequisite for the operator skill development and better livelihood' 		
Sabyasachi Couture, Kolkata		Assistant Manager	<i>Jun '12 – Jan' 13</i>
Roles & Responsibilities	<ul style="list-style-type: none"> ▪ Production and the vendor management with inventory replenishment. Retail management of the company ▪ Monitored market activity with competitor shop visits and flagship stores for increasing profitability 		

INTERNSHIPS

Magazinemall.in, Gurgaon		Digital Reading	<i>Apr '15 – May '15</i>
<ul style="list-style-type: none"> ▪ Studied the migration pattern from print to digital reading and its potential in India by analysing trends in India, US and Japan ▪ Presented recommendations on Critical Mass Projection, Digital India Program, E Kranti 2.0, Online and distance courses availability 			
Shahi Exports Pvt. Ltd. Faridabad		Poka Yoke for rework reduction	<i>Feb '12 – May '12</i>
<ul style="list-style-type: none"> ▪ Time cost saving had been analysed and DPHU to be reduced to 4%, Pilot run extended in Noida Unit during the time of job 			
Welspun India Ltd., Bhuj		Study on textile units and its machinery parts	<i>Dec '10 – Jan '11</i>
<ul style="list-style-type: none"> ▪ Overview of all departments, towels, Bedsheets, Retail of Spaces (Home and Beyond) 			
Jayashree Textiles, Kolkata		Fabric Dyeing, Flax and Worsted Spinning	<i>Dec'09 – Jan'10</i>
<ul style="list-style-type: none"> ▪ Internship with special emphasis on production and marketing of Linen products manufactured by Aditya Birla Nuvo Ltd.(ABNL) 			

PROJECTS & RESEARCH PAPERS

Live Projects	Marketing Research in Heavy Vehicle Automotive Industry, Nmore Consulting	<i>Mar '2015</i>
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