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FALCON ID # 49924

Construction / Risk Engineer / Manager

Residential Country : Italy Nationality : India  
Resume Title : General Manager Notice Period : 1 Days

## EDUCATION

Qualification	Institute / College /university	Year	Country
Mba/pgdm		0000	Not Mention

## CAREER SUMMARY

Position	Employer	Country	From Month/ Year	To Month/ Year
General Manager	Reputed Company	Italy	12/2013	/
Credit Expert (Manager)	Huawei Technologies	Bahrain	09/2011	09/2013
Risk Analyst (Credit)	National Bank Of Abu Dhabi	United Arab Emirates	07/2010	09/2011
Assistant Vice President	The Bank Of Tokyo- Mitsubishi Ufj	Bahrain	08/2006	06/2010

## ADDITIONAL CERTIFICATE AND TECHNICAL QUALIFICATION

Name Of The Course	Course Date	Valid Upto	Name Of Organisation
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Current Salary (Monthly In Usd): Not Mention Expected Salary (Monthly In Usd): Not Mention

Additional Skills :

## EXPERIENCE:

Dec-2013 till date

General Manager, Finance at Venkys Italy Marmo S.r.l, Italy (subsidiary of Venky's Group, India) (Venky's is the global leader in poultry and the largest poultry company in India. Reporting to the Director, I am heading the finance and operations of the company's marble project in Brescia, Italy)  
? Actively participated in the acquisition of the marble quarry in Brescia, Italy for EUR2.55mil., preparing Discounted Cash Flows, financial projections, EBITDA multiple values, potential return on investment.

? Overall financial planning, preparing budgets, cash flow planning, financial analysis, forecasting, cost analysis & management, and resource prioritization of Venky's marble project in Italy.

? Accounting and finalization of yearly accounts, bank relationship, tax management and audit.

? Monitoring the various regulatory requirements/covenants in Italy and ensuring their timely compliance like payments of royalty to the province, social security, insurance, legal aspects, tax, etc..

? Analyzing the monthly operating costs as well as investment costs of the project so as to determine the sales price of the marble blocks and improve profitability.

? Implementation of the capital expenditure programme for FYE2015-16 of around EUR1 million (selection of suppliers, purchasing new machinery, identifying the areas of installation), determine the payment terms, Lease financing, etc..

? Overseeing the operations of the quarry: prioritization of resources, while increasing the production (extraction of marble blocks) by 25% in 6 months with optimal use of resources like fuel (diesel), labour, explosives, machinery, fixed assets management.

? Also advising as a business analyst in developing the in house ERP software in Dot Net system for different modules like finance, inventory, invoicing, purchase, logistics, personnel.

? Created concise functional designs for custom report development.

Credit Expert (Manager) at Huawei Technologies, Kingdom of Bahrain

Sep-2011 till Sep-2013

(Reporting to the Credit Risk department for EMEA in London and the regional CFO, I was responsible for the credit & risk function of the middle east region comprising of 10 countries)

? Overall successful delivery of credit risk management policies and solutions in the organisation.

? Preparing comprehensive credit reports providing risk analysis for large / complex projects (equipment/vendor financing) for telecom operators in the middle-east region.

? Analysing/assessing the telecom operator's risk factors across all areas, including: financial statements and forecasts, subscribers, ARPU (Average Revenue per User), market share, technology, assets, shareholders' support, regulatory, market size. Suggest/recommend mitigation plans for major risks identified.

? Comprehensive financial statements analysis, cash-flow projections including sensitivity analysis and propose risk management solutions to support business decision making.

? Suggesting credit enhancement of contracts & vendor financing agreements, co-ordinating with sales financing team and banks.

? Providing financial and overall risk analysis on classified / high risk operators (as identified) and provide advice and recommendations for risk mitigation/recovery of overdues.

? Improving credit rating methodology to ensure that these are utilised appropriately to mitigate the risk and maximise returns.

? Identifying and analysing the country, regional, geo-political, market & economic risks and reporting to the credit risk department with mitigation plans.

? Proactively seeking ways to improve overall credit risk processes by including industry best practices and working closely with related cross-functional teams like: Business Finance, Project Finance and Sales Finance teams.

? Involved in major project/vendor/equipment financing transactions of 3G/4G projects for the following telecom operators in the Middle East region like: Nawras, Omantel, Du, Etisalat, Asiacell

Iraq, Saudi Telecom, Mobily, ZAIN Saudi, ZAIN Kuwait, VIVA Kuwait, etc..

Risk Analyst (Credit) at National Bank of Abu Dhabi (NBAD), Risk Management Division - Head Office, Abu Dhabi, UAE.

July-2010 to Sep-2011

(Majority owned by the Govt. of Abu Dhabi, NBAD is one of the largest banks in UAE in terms of assets)

? Reporting to SVP & Head of Advances and responsible for comprehensive credit risk analysis of corporate clients including project financing, loan syndications, lease financing and commercial credits.

? Responsibilities include comprehensive evaluation of credit proposals, assigning risk ratings, RAROC (Risk Adjusted Return on Capital) evaluation and preparing summary recommendations for the Risk Management Committee (includes the CEO and Directors' of the bank).

? Ensuring that the credit proposals are in line with the bank credit policy framework, while outlining key risk indicators and recommending appropriate approval conditions to mitigate the risks.

? Quarterly monitoring of classified accounts (non-performing assets) and recommending further downgrades or provisioning.

? Monthly exception reporting and recommending actions in order to alleviate potential risks posed to the bank.

? Some key projects/corporate clients included Abu Dhabi Government owned entities such as: ADWEA (Abu Dhabi Water & Electricity Authority), ADNOC, Mubadala, IPIC and major private entities like Al Jaber Group, Majid Al Futtain, Al Habtoor, etc..

Assistant Vice President (Senior Credit Analyst) at The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU), Kingdom of Bahrain.

Aug-2006 to June-2010

(Mitsubishi UFJ Financial Group is one of the top ten Financial Institutions in the world)

? Comprehensive credit risk analysis including preparation of Credit proposals, company profiles, in-depth financial analysis, cash flow projections (including sensitivity analysis), internal credit rating, country/sovereign risk analysis, industry analysis, etc., for FIs, Corporate and Sovereign clients.

? Liaising with the Credit Committee in London in order to obtain necessary credit approvals and reporting about the borrower's credit performance, compliance with the financial covenants and other key terms of the facility.

? Liaising with the legal department to ensure that the syndicated / bilateral loan agreements are in line with general LMA (Loan Market Association) standards/clauses.

? Performing annual and semi-annual credit reviews including revisions of internal credit ratings for any material deterioration in the credit profile of the borrowers'.

? Making business trips along with the product offices to identify business opportunities in corporate, project financing, market risk transactions.

? Some major project financing/syndications deals concluded were:

June 2010 - US\$8.5bn senior project finance facilities for Saudi Aramco Total Refining and Petrochemical company (SATORP), Jubail refinery;

2007 - Kuwait Foreign Petroleum and Exploration Co. (KUFPEC) US\$300m corporate financing;

2007: Qatar Gas IV joint venture between QP (70%) and Shell (30%);

2008: US\$5.5bn loan syndications for Dubai World – corporate financing;

2010: US\$2.5bn loan syndications for Borse Dubai – corporate financing;

2007: US\$2.5bn loan syndications for DP World – corporate financing;

2006: US\$4bn loan syndications for MTC (ZAIN) for acquisition of African assets.

Credit Analyst at Commercial Bank of Dubai (CBD), Dubai, UAE.

Dec-2004 to July-2006

(CBD is local commercial bank incorporated in Dubai)

? Initiating relationship with customers to identify their credit requirements like: loans, overdrafts, trade finance requirements like LC, trust receipts, bills discounting, guarantees.

? Analysing financial statements, estimating key financial ratios and evaluating their impact on businesses in order to assist in credit decision.

? Ensuring that the credit proposals are in line with the bank's and regulatory policies and recommending conditions to minimize credit risk.

? Submission of irregular/classified account reports to senior management /head office for related review/action.

Finance Executive at Prolink Computers, Pune, India.

Jul-2003 to Aug-2004

? Performing sales/receivables analysis, generating reports.

? Handling routine bank transactions and accounting.

### Additional Information :

#### EDUCATION:

Master of Business Administration – Finance (full-time regular)

From Pune University, India.

2001-2003

#### CERTIFICATIONS:

Bachelor of Commerce (full-time regular)

From Pune University, India.

Specialization: Business Entrepreneurship, Banking & Finance.

Oracle 9i Database Administrator Certified Associate

Also currently pursuing CMA (Certified Management Accountant)

1998-2001

June-2004