

GOPAL AGARWAL

Chartered Accountant

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Executive Summary

- ❖ 16 Years of Banking, Corporate Finance & Strategy, Treasury & Family Office Experience.

Key Skills & Strengths

- ❖ Effective Communication, Presentation, Negotiation, Interpersonal and Networking skills.
- ❖ Analytical & Innovative bent of mind, an eye for detailed analysis, quick learner & proactive.
- ❖ Sound knowledge in financial analysis, Understanding of business models & risk rating.
- ❖ Strong in maintaining Key & Strategic relationships.
- ❖ Ability to manage people (team handling), time, resources and getting the best out of them.

Academic Background

- ❖ Qualified as a **Chartered Accountant** in 2006 – Distinction in Accounts, Tax & Finance.
- ❖ Graduated from Calcutta University in Commerce in 2004 from Bhowanipore College in 2004.
- ❖ Schooling from top notch schools Don Bosco & La Martiniere Kolkata.

Work Experience

- **Current Role**

Techno Electric & Engineering Co. Ltd

Period: Dec 2014 onwards

Designation: VP

Functional areas: Corporate Finance, Strategy, Treasury Management, IR

- ❖ Instrumental in driving diverse Corporate Finance & Strategy function.
- ❖ Reduction in overall finance costs by more than 30-40% in fiscal 2015-16.
- ❖ Improvisation in Credit Rating by involving with rating agencies.
- ❖ Instrumental in driving M&A divestment of Wind Energy assets.
- ❖ Cost reduction & project appraisal with Banks in BOOT BOOM transmission assets.
- ❖ Handling Investor relations & analysts in Power sector associated with co & otherwise in DII & FII.

- ❖ Managing Treasury Function both at Corporate and Family Office of promoters end to end.
- ❖ Instrumental in understanding various requirements in a changing environment.
- ❖ Very sound knowledge of IBC NCLT matters, handled 4 cases during last 4 years.

- **Previous Roles**

J R Laddha Financial Services

Period: May 2012 – Dec 2014

Designation: VP

Functional areas: Investment Banking & Wealth Management

- ❖ Deal origination in Mumbai, Kolkata, Chennai, Bangalore & Delhi across sectors in Debt Syndication, PE & M&A, Wealth Management with HNI's & Corporates.
- ❖ Credit & risk analysis of the transaction, Risk & financial modeling of the deal.
- ❖ Identification of lenders to fund the transaction & positioning the finance proposal.
- ❖ Responsible for deal origination, structuring, obtaining credit approvals & implementation of financial solutions for a portfolio of clients spanning the large corporate houses.
- ❖ Maintain ongoing contact with operations to ensure smooth delivery of transactions.
- ❖ Building strong business pipeline & solely responsible for entire Regional Business.
- ❖ **Key Achievement:** 20 new clients added in a span of 1 year in tough business environment & maintained healthy portfolio & with good relationships. Executed ECB transaction for a reputed Group at a very good rate, etc.

ICICI Bank Limited

Period: Sep 2010 to Apr 2012

Designation: RM & Credit Manager (Equivalent to AVP role)

Functional areas: Corporate Banking

- ❖ Managing a portfolio of corporate clients with key responsibilities including advising clients on funding strategies; choose between various corporate banking products.
- ❖ Responsible for deal origination, structuring, obtaining credit approvals, documentation & implementation of financial solutions for a portfolio of clients spanning the large corporate houses.
- ❖ Evaluating credit/risk profile of companies and structuring suitable financial solutions for them including structured finance, project finance, acquisition financing. etc.
- ❖ Cross-selling products of the bank including - treasury solutions, liabilities, Debt capital market solutions, Syndications, corporate advisory, investment banking, etc.
- ❖ Co-ordination with various teams for smooth delivery of transactions.
- ❖ Assist and coach Credit Managers in preparation of credit approval/renewal memorandum.

- ❖ **Key Deliverable:** Executed ECB transaction in Hospitality, Exposures from Foreign Branches & Subsidiaries – Singapore, Hong Kong, Bahrain, UK & Canada. Handled Entire Debt Portfolio of over Rs. 700 Crs in Kolkata including Apeejay Group, Handled Portfolio of Rs. 1000 Crs in Mumbai including Ankur Drugs, Phoenix Mills Group, Ushdev Group, etc.

Yes Bank Limited (YBL)

Period: May 2008 – Sep 2010

Designation: Senior Manager

Functional areas: SME & Business Banking

- ❖ Sourcing new & maintaining existing SME relationships for the Bank across Mumbai.
- ❖ Assessment of Working Capital Finance/ Term Loans & Credit Appraisal.
- ❖ Handling complete responsibility from origination to disbursal & post disbursal management. End to end responsibility of total relationship.
- ❖ Preparation of Call Reports, daily MIS & monitoring flows on regular basis to control overdue & getting unutilized lines of credit getting disbursed proactively.
- ❖ Handling service issues of existing clients and deepening of relationships with them.
- ❖ Cross – selling of liability products – Trade, Insurance & Forex.
- ❖ Coach the Relationship and Credit partners in better execution of deals and transactions.
- ❖ **Key Achievement:** Brought 8 New Relationships to the bank in a span of 9 months during tough business phase, Highest Processing Fee Booked in SME team on PAN India basis in March 2010 & was among the list of top RM's in SME team, Mumbai.

Tata Motors Finance/ Tata Capital

Period: Apr 2007 - Apr 2008 in Mumbai HO

Designation: Manager

Functional areas: Operations (Head Office)

(Recruitment through Group HR Tata Sons)

- ❖ Handled project in Disbursal Operation PAN India where the whole process is shifted from the Company's end to Bank's end to make the process fast, robust, & error-free.
- ❖ Handled successful project in Banking Collection Operations by setting up of PDC factory & end to end monitoring and control by developing processes & follow up till Bank Reconciliation.
- ❖ Tie-Up made with 40 Bankers within a span of 6 months across Mumbai for doing Core Banking Activity which saves time, effort & also a cost-effective activity.
- ❖ Negotiated Best rates for the said activity with the Bankers. Also, tie-up made with Banks for Cash Collection Activity by identifying and analyzing key strengths of each Bank.

- ❖ Managing the team (of over 32 people) for whole Banking activity & its reconciliation, Process Implementation, MIS reporting of all related activities & end to end resolution of all related queries.
- ❖ Assignment in Project Finance arm of Tata Capital – contributing in streamlining of documentations, disbursal, accounting, reconciliation & MIS of all collections.
- ❖ **Key Deliverable:** Executed 3 New Projects in Tata Capital/ TMF with excellent results. Developed team for Collections & PDC management.

- **Internship Assignments**

HSBC Ltd. (EL, MME)

Period: Aug 06-Mar 07

Functional areas: Internship in Corporate banking in following key areas:

- ❖ Preparation of Credit Appraisal and Risk Management Strategies of various clients.
- ❖ Analytical study of Annual Report (incl. Financial Statements, Key Ratios, CMA Data, Management & Discussion Analysis, Corporate Governance Reports, Risk Analysis, etc.)
- ❖ Preparation of CMA Projections & Financial Analysis of various prospective clients.

2. Tata Metaliks Ltd

Period: for 6 months Jan 06-Jul 06

Functional areas: Management training in. in Finance & Accounts in following key areas:

- ❖ Preparation of daily Cash Flows & Bank Reconciliation, Monthly Accounts, Annual Operating Plan (Budgeting) & Product Profitability.
- ❖ Preparation and finalization of Annual & Interim Financial Statements.
- ❖ Providing cost analysis regarding operational loss and production requirement.
- ❖ Assisting in Various Financial Reporting (IFRS) & Preparation of MIS Reports.

3. Vidya & Co

Period: 2003-2005

Functional areas: Audit Executive - Articleship in following key areas:

- ❖ Involvement in Internal, Statutory as well as Tax Audits of various companies & SME's across the industry segments covering manufacturing, trading, financial services.
- ❖ Ensure the compliance of Indian GAP and the applicable legislations.
- ❖ Drafting & Preparation of Financial Statements and accounts as per Companies Act Guidelines
- ❖ Handling Tax Audit & Tax related issues & compliances for small organizations.

Note: Personal Memoranda & References available upon request.