

JEHAN NATERWALLA

Email Id: Jehan.net@gmail.com

Mobile Number: +973 36200555

DOB: November 27, 1984

Address: Juffair, Bahrain



PROFILE OVERVIEW:

- Financial professional with over 12 years of experience in strategic planning, risk management, credit analysis, Corporate Banking.
- A result-driven leader who can grow revenue through with effective management and motivate staff to attain financial goals.

QUALIFICATION:

- MBA (Post-Graduate Diploma in Management) in Finance (2009), Welingkar Institute of Management Development & Research, Mumbai, India
- Bachelor of Commerce (2006), Mumbai University, India

PROFESSIONAL EXPERIENCE:

Dadabhai Group, Bahrain - Financial Controller

[October 2018 till date]

Strategic, Financial and Operational Planning

- Providing recommendations to the shareholders across all business units regarding financials, audit matters, investments and strategic decisions including acquisitions and disinvestments.
- Involved in development of corporate plans and programs.
- Evaluating capital expenditures, investment activities and portfolio management and developing and communicating financial vision and strategy for the organisation.
- Planning the cash flow, financial forecasting & budgeting and analysing the company's financial strengths and weaknesses and proposing corrective actions.
- Evaluating the financial requirement of the group and raising funds through external sources like banks/financial institutions/investors/government grants etc.

Accounting, Financial Controls and Financial Reporting

- Planning, directing and coordinating all the accounting functions
- Evaluating accounting and internal control systems
- Ensuring timely finalization of financial statements of the group including subsidiaries and group companies with the auditors
- Involved in preparation of financial plans, budgets, policies and reports.
- Providing management with information vital for the decision-making.

Risk Management

- Ensuring timely compliance with all the regulatory requirements.
- Evaluating the impact of any Government policies/reforms on the business and ensuring the business is aligned with the reforms.
- Managing aspects of risk through accounting, audit and planning

External Financial Relations

- Representing to financial/investment community on behalf of the Group.
- Managing relationships with third party vendors and customers

ICICI Bank, Bahrain – Relationship Manager, Corporate Banking Group [July 2014 – September 2018]

- Managed entire process from sanction to disbursement of a loan including credit analysis and due diligence, preparation of appraisal notes, internal risk clearance, presentation for sanctions to various committees/committee approvals and disbursements of the sanctioned facilities through liaising with various groups
- Analysed credit proposals through various financial models, cash flows, balance sheets and sensitivity scenarios
- Ensured timely renewal and asset review of the portfolio and effectively ensuring post disbursal credit monitoring and regulatory compliance.
- Participated in asset under watch discussions and recommended course of action within the portfolio.
- Building relation with the key accounts and actively soliciting & developing new accounts of Corporate clients through Bank's diverse product portfolio
- Regularly interacted with existing and new clients to understand their requirements and explore new business opportunities
- Negotiated and finalised term sheet for various facilities with the client for structured and customized solutions as per their specific requirements and ensuring customer satisfaction by providing complete product support
- Prepared MIS reports for Senior Management for budgeting / projections.

ICICI Bank, India – Relationship Manager, Corporate Banking Group [July 2011 to July 2014]

- Handled the entire gamut of activities pertaining to Sourcing new clients, managing existing clients, Credit Appraisal and financial modelling, facility documentation, security completion, post disbursement formalities, preparation of MIS reports for Senior Management, budgeting / projections
- Ensured regular and effective interaction with all the clients in the portfolio at all levels and explored opportunities proactively
- Ensured timely renewal and asset review of the portfolio and effectively ensured post disbursal credit monitoring and regulatory compliance.
- Prepared credit assessment notes covering detailed analysis of business, industry, management and financials to present to sanctioning authorities.
- Financial & strategic due diligence and management of end-to-end processes for execution of deals
- Liaising with control groups – structuring, risk, legal, compliance for various lending propositions.

Bank of Baroda- Manager (Credit Analyst), Wholesale Banking Group [July 2009 to July 2011]

- Evaluated credit requirements of potential customers in the wholesale banking segment.
- Prepared credit assessment notes covering detailed analysis of business, industry, management and financials to present to sanctioning authorities.
- Ensured compliance of terms and conditions of sanctions by liaising with the branches/regions/zones
- Dealt with proposals of average ticket size of USD 0.14 million (Rs. 10 billion)
- Managed more than 70 accounts amounting to USD 3.38 billion (Rs.250 billion) under several Zones.

CRISIL Ltd. - Associate Analyst [November 2006 to August 2007]

- Analysed the performance of Collateral Debt Obligation (CDO) Deals and prepared detailed reports on the data analysed as required by Standard & Poor's

ACHIEVEMENTS & POSITIONS OF RESPONSIBILITY

- Received 'QUARTERLY AWARD' for best performance for the 4th quarter (2006) and 2nd quarter (2007) in CRISIL Ltd.
- Lead a team of 2 Junior Associate Analysts in CRISIL Ltd.

ADDITIONAL CERTIFICATIONS

- National Stock Exchange's Certification in Derivatives (Dealers') Module
- Cleared the Junior Associate of the Indian Institute of Bankers (JAIIB) examination held by Indian Institute of Banking & Finance