

## CURRICULUM VITAE

**NAME:** SANDEEP VISHVANATH DAREKAR

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### **OBJECTIVE 1<sup>ST</sup> DECEMBER,2024 – TILL DATE**

To fulfill my organizational commitment to the best of my potential with honesty and integrity and be an asset for my organization by way of my performance.

### **ACADEMICS**

YEAR	DEGREE / CERTIFICATE	COLLEGE / INSTITUTE	%
2006-08	MASTER OF MANAGEMENT STUDIES (MMS)-FINANCE	PILLAI'S INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH (PIMSR), MUMBAI.	62.57%
2006	MASTER OF COMMERCE (M.COM-I)	K.J. SOMAIYA COLLEGE OF ARTS & COMMERCE, VIDYAVIHAR, MUMBAI.	50.25%
2005	BACHELOR OF COMMERCE (B.COM)	K.J. SOMAIYA COLLEGE OF ARTS & COMMERCE, VIDYAVIHAR, MUMBAI.	62.85%
2002	HIGHER SECONDARY CERTIFICATE (HSC)	SHIVNER JR. COLLEGE OF ARTS & COMMERCE, SAKINAKA, MUMBAI.	70.83%
2000	SECONDARY SCHOOL CERTIFICATE (SSC)	SAMATA VIDYA MANDIR SCHOOL, SAKINAKA, MUMBAI.	60.13%

### **BUSINESS EXPOSURE/WORK EXPERIENCE**

#### **CURRENT OCCUPATION:**

**M/s. BAJAJ HOUSING FINANCE LIMITED**  
**(BAJAJ FINSERV GROUP OF COMPANIES)**

**SENIOR UNIT MANAGER - FINANCE & TREASURY**

**11<sup>TH</sup> JULY,2022 – 9<sup>TH</sup> AUGUST,2024**  
**1<sup>ST</sup> DECEMBER,2024 – TILL DATE**

- Working in Treasury & Finance Dept.
- Managing Overall Borrowing Exposure of the Company & assisting team for Investment activity of the Company.
- Preparing & updating Term Sheet data for explore various Debt/Borrowing Instruments viz. Bank Loan, Non-Convertible Debenture (NCD), Issue of Commercial Paper (CP), Inter Corporate Deposit (ICD), NHB Funding, TREPS, etc. vide Shelf Information Memorandum/GID/KID, PPM (Private Placement Memorandum) for EBP, updating Indicative term sheet for borrowing as and when fund raising plan by Organization Management as per the business need/requirement.
- Working on computing monthly interest payment on borrowing for banks in Excel and reconcile with Bank SOA & align with SAP system for properly Interest funding (monthly/Quarterly obligation) to avoid any penal, reporting, etc. Working on finance cost variance analysis. Timely Debt & Interest payment servicing. Prepare Debt-Equity Report and monitor on regular basis and presented to Management.
- Preparing Monthly Maturity Calendar for upcoming various payments obligations. Tracking daily maturity and sharing with Treasury Operations team for timely servicing tranche payment. Co-ordinate with Accounts Dept for booking the treasury related receipts and payments i.e. invoices of various vendor booking, market regulator fees, broker fees/commission, auditor fee, stock exchange listing fees, etc. for timely payment.
- Reviewing/Checking day to day bank balances spread across bank accounts through Net-Banking mode & following-up with operation team for obtaining data for making and updating cash flow & business requirement Branch-wise. Daily monitoring Branch collection/Account Receivable data to enable investment/redemption. Daily updating short term liquidity data reporting to NHB. Preparing LCR as per NHB requirement & compliance for reporting weekly basis to NHB online (CRaMIS) Portal, Filing NHB Schedule-V (Monthly), Schedule – IV (Quarterly), Continued Compliance Report, Liquidity Report, etc. as per HFC's regulatory compliance. Reconciliation for monthly actual payment and expected cashflow.
- Preparing BENPOS data file in respect of Non-Convertible Debenture (NCD) & CP also update the record as per Primary and Secondary BENPOS data with reconcile K-Fintech record, Prepare Daily Average Borrowing file & update regularly, Prepare Debt Structure Data, ALCO meeting data, Annexure 13, Stock Statement-Monthly, Stock Audit, Investor Presentation, etc. Work on adhoc data request from NHB and Rating agencies on liquidity and other borrowing and investment related data request.
- Managing the Company's Banking relationships. Interacting with Banks on finance/loan proposal, prepare summary data & information for initiating the negotiation with lenders for new bank loan proposal, Loan Agreement documentation operation part, Vetting of Sanction letter & other disbursement documents, Security documents, Board Resolution, IPA & Trustee documentation along with CS Dept. & Trusteeship for adopting new borrowing, removal of Charge related work, request for their consent the same and maintaining proper filing record for the same for audit purpose.
- Interact with Rating Agencies i.e. CRISIL & INDIA RATINGS for obtaining rating for new/renewal of Bank Credit Lines & Borrowing instruments. Preparing monthly basis NDS letter for India Rating and CRISIL for updating ratings of the company. Co-ordinate with rating agencies for monthly rating upgrade, rating revalidation & rationale. Arrange data from various internal stakeholders for renewal of rating letters. Liaise with rating agency for timely surveillance and periodic reporting and sharing rating update with Lenders, General Publish, Statutory Auditor, FI's, CS Dept.
- Adhere to the banking regulations, HFC's regulation, other regulatory compliance like RBI Compliances, etc. and timely reporting & providing MIS to respective Dept/CS Dept. Co-ordinate with Internal stakeholder's, management, Secretarial, Legal and Commercial teams/Dept for related treasury function data and information for the same.
- Coordinating with Internal & Statutory Auditors, ensuring completion of internal, statutory, and external audits within time frame as per the standard framework of guidelines. Manage mid-office treasury activities for Bajaj Housing and proper maintaining all filing record for the audit purpose.
- Maintaining MIS report, handling all aspects of Finance, Treasury & Banking work, as and when duty assigns by Superior Authority.

**M/s. EPSILON CARBON PRIVATE LIMITED**

**SENIOR MANAGER - FINANCE & TREASURY**

**12<sup>TH</sup> AUGUST,2024-23<sup>RD</sup> NOVEMBER,2024**

- Working in Finance Dept.
- Managing Finance, Banking, Trade Finance Exposure of the Company & assisting team for day-to-day routine activity of the Company.
- Prepare & Update Term Sheet data in brief for explore various Borrowing Instruments viz. Bank Loan. Updating Indicative term sheet for borrowing as and when fund raising /Capex plan by Organization Management as per the business requirement.
- Assisting to DGM & AGM – Finance for coordination with Lenders/Banks for Loan compliances & Loan Documentation operation part, Pari-Passu consent, Agreement, Stamp Duty, ESCROW/Loan A/c if any, Company Documents, Vetting of Sanction letter, other disbursement documents, Security documents, Board Resolution, Trustee documentation along with CS & Legal Dept. for adopting new borrowing, removal of Charge related work, request for their consent the same

as per duty assigned by Senior Authority, Consortium Meeting with Bankers, Relationship Management with Banks and keep maintaining proper filing record for the same for audit purpose.

- Working on computing monthly interest payment on Term Loan borrowing, WCDL, CC Interest in Excel and reconcile with Bank Statement & inform Accounts team for SAP system record the same for properly Interest funding (monthly/Quarterly obligation) to avoid any penal, reporting, etc. Timely Debt & Interest payment servicing and on regular basis presented to Banking & Treasury Head.
- Issuing Bank Guarantee & Letter of Credit (LC), Renewing/Extending, Amendment, Release or Cancellation of Bank Guarantee & LC, Maintaining record of all Bank Guarantees & LC in Excel and Company SAP LC/BG Module. Also Keep tracking Inland BG's & Discharge/Return/Cancel as and when purpose completed.
- Daily Checking bank balances spread across all bank accounts through Net-Banking mode & following-up with operation team for making various payments obligations & business requirement and any balance float inform to Senior Authority & Investment Broker/Agency for investment/redemption.
- Maintaining Company Banking relationships/External stakeholders/Internal. Interact with Credit Rating Agencies for obtaining rating for Borrowing instruments. Preparing monthly basis NDS letter for updating ratings Agencies. Co-ordinate with rating agencies for rating upgrade, rating revalidation & rationale. Arrange data from various internal stakeholders for renewal of rating and sharing rating update with Lenders, Statutory Auditor, FI's, CS Dept.
- Making Foreign Remittance, CA Certificate, Financial Certificate, Solvency Certificate & Other Certificates depending upon requirement of the Dept. for Pre-Qualification, Expression Of Interest, Marketing, Request For Proposal, Request For Qualification, Invitation For Bid for Tender, Projects, Co-ordinating with Chartered Accountant/Certified Accountant, Statutory Auditor, Banks etc. for obtaining Certificate. Maintaining appropriate filing record for the same for audit purpose. Maintaining MIS report, handling all aspects of Finance, Treasury & Banking work, as and when duty assigns by Superior Authority.

#### **M/s. ICICI BANK LIMITED**

#### **MANAGER II-TRANSACTION BANKING GROUP**

**24<sup>TH</sup> MARCH,2021 – 29<sup>TH</sup> APRIL,2022.**

- Working in Transaction Banking Group-Business Development. Knowledge of Trade Finance, Cash Management Process, Letter of Credit, Bank Guarantee.
- Manage and increase the utilization of working capital limits sanctioned to corporate clients with annual turnover of more than ₹ 50 Cr. Handling 50+ ERV Client.
- Cater to trade finance and cash management service requirements of corporate clients. Perform various activities as per the customer's requirement day to day basis.
- Manage trade finance, general blog operation for cash management service i.e. working capital cycle of the company, Short Term Finance option, Inform & explain various financial product to corporate, General Customer of the Bank.
- Collaborate with the Wholesale Banking Group, ETRG Group, Retail Group, SME Group, Business RM's, Branch Manager, etc..to render the best possible solutions and service to clients.
- Source new corporate relationships for the Bank to provide cash management solutions and working capital/ term loans. Working on MCA data regularly send by Bank Central team. Cater New Corporate Client for business banking, Trade Product, General Banking for their company and update to bank central team for the same as and when lead assign.
- Increase revenue from existing relationships and explore different business opportunities with existing clients.
- Maintaining MIS report, handling all aspects of Banking, as and when duty assigns by Superior Authority/ Central Team. Reporting to Regional Head – Transactions Banking.

#### **M/s. AFCONS INFRASTRUCTURE LIMITED**

#### **SENIOR OFFICER-FINANCE (GRADE-O3)**

**23<sup>RD</sup> JANUARY,2020 – 8<sup>TH</sup> FEBRUARY,2021.**

#### **(SHAPOORJI PALLONJI GROUP)**

- Working in Finance & Banking.
- Preparing & Issuing various types of Inland & Foreign Bank Guarantees, Renewing/Extending, Amendment, Release or Cancellation of Bank Guarantees, Maintaining record of all Bank Guarantees. Preparing BG progress status report.
- Submission of Shipping Bills Document to Bank for Lodgement and follow up/coordinate with various Sites/Project Team for collection of funds for settlement of outstanding Shipping Bills with Bank. Preparing Bank Reconciliation. Checking & Verifying various Document viz.invoice, packing list, Shipping Bills, BL, Certificate of Origin, Insurance Copy, etc.. for onward submission to Bank. Tracking various Inward Remittance/funds-Project-wise, Working and Co-ordinate with Bank for IDPMS & EDPMS and Coordinate to Bank for clearing outstanding Shipping Bills. Coordinate with HO, Logistics Dept., CHA & Sites for various compliance and due diligence.
- Preparing various letter for obtaining GR Waiver Certificate from Bank for temporary/permanent project exports. Apply to Bank for Project approval & coordinate the same.
- Making Foreign Remittance, CA Certificate, Financial Certificate, Solvency Certificate & Other Certificates depending upon requirement of the Dept. for Pre-Qualification, Expression Of Interest, Marketing, Request For Proposal, Request For Qualification, Invitation For Bid for Tender, Projects, Co-ordinating with Chartered Accountant/Certified Accountant, Statutory Auditor, Banks etc. for obtaining Certificate. Maintaining appropriate filing record for the same for audit purpose.
- Working on Bank Account Opening and Bank Account Closing - HO & All Site/Projects, Subsidiary/Associates Co., Maintaining record of all Bank A/c Opening & Closing in system & also coordinate with CS Dept. for operation & compliances. Consortium Meeting with Bankers, Relationship Management with Banks, Handling Corporate Net Banking. Maintaining MIS report, handling all aspects of finance & as and when duty assigns by Superior Authority.

#### **M/s. GAMMON ENGINEERS AND CONTRACTORS PRIVATE LIMITED DEPUTY MANAGER - ACCOUNTS & FINANCE**

**25<sup>TH</sup> MARCH, 2009 - 20<sup>TH</sup> JANUARY, 2020.**

#### **(Erstwhile M/s. GAMMON INDIA LIMITED)**

- Working in Finance, Banking & Treasury, Cash Management.
- Preparing & Issuing various types of Inland & Foreign Bank Guarantees, Renewing/Extending, Amendment, Release or Cancellation of Bank Guarantees, Maintaining record of all Bank Guarantees in Register and Company BG software. Preparing BG progress status report.
- Opening Inland / Foreign Letter of Credit, Buyers Credit, Trade Finance and related works, making LC Amendments, Acceptance, following up with Bankers, Suppliers, Concerned Dept. etc. Preparing Bank Reconciliation Statement. Keeping appropriate checks on the Bank charges and interest on Loans/CC/OD, WCDL A/c levied by banks, Handling Excess Interest Matter with banks.
- Making Foreign Remittance, CA Certificate, Financial Certificate, Solvency Certificate & Other Certificates depending upon requirement of the Dept. for Pre-Qualification, Expression Of Interest, Marketing, Request For Proposal, Request For Qualification, Invitation For Bid for Tender, Projects, Co-ordinating with Chartered Accountant/Certified Accountant, Statutory Auditor, Banks etc. for obtaining Certificate. Maintaining appropriate filing record for the same for audit purpose.
- Assisting VP-Finance, GM & Dy.GM-Finance & A/c for preparing CMA data, Working capital Management, submission of CMA to Banks for availing Banking Limits, Ratio analysis, Liaisoning with banks and financial institutions, Corporate finance and fund raising, Consortium Meeting with Bankers, Relationship Management with Banks.

- Preparing & Drafting letters viz. RTGS, NEFT, Fund Transfer, DD, EFT, WCDL, FDR, CP, Inter-Company Transfer, Treasury Operation, Daily Monitoring Bank Balances-HO/ Project-Site Accounts / Loan liabilities & corresponding interest cost, etc. Handling Corporate Net Banking. Effective Management of Fund based & Non-Fund based limits of Gammon. Credit Rating on different types of Financial Instruments.
- Working on Bank Account Opening and Bank Account Closing - HO & All Site/Projects, Subsidiary/Associates Co., Maintaining record of all Bank A/c Opening & Closing in Company software system, Opening Company's DMAT, Trading A/c, Pledge/Unpledge Share with Custodian & also coordinate with CS Dept., Broker for operation & compliances.
- Maintaining MIS report, handling all aspects of finance & as and when duty assigns by Superior Authority.

**M/s. KSL & INDUSTRIES LIMITED**  
**(TAYAL GROUP)**

**FINANCE EXECUTIVE**

**1<sup>ST</sup> JULY, 2008 - 24<sup>TH</sup> MARCH, 2009.**

- Assisted AVP-Finance for Making of Project Report and Working capital Management & generating the Term Loan for the Project and operation.
- Preparation of Project Finance Report. Making CMA and Related worksheet, etc., Ratio analysis, competitors analysis,.
- Liaisoning with banks and financial institutions, Consortium Meeting with Bankers.
- Handling all aspects of finance, documentation related Finance. Follow-up banker and financial institution, investor, meeting, etc. day to day finance work.

**M/s. VIKRAN ENGINEERING & EXIM PRIVATE LIMITED**  
**M/s. RAVI SHETTY & ASSOCIATES (CA FIRM, GHATKOPAR)**

**MANAGER – FINANCE**

**2<sup>ND</sup> MAY, 2022 - 14<sup>TH</sup> JUNE, 2022**

**OFFICE ASSISTANT-PART TIME WORK (AUG 2003-DEC 2003)**

#### **SUMMER INTERNSHIP**

**M/s. ELDER PHARMACEUTICAL LIMITED, MUMBAI.**

**Duration: - 2 MONTHS (7<sup>TH</sup> MAY, 07 - 7<sup>TH</sup> JULY 07).**

#### **Brief description:**

- Study Annual Report of the Company, Ratio Analysis, Making Comparative, Common Size statement, Accounts, Company Secretarial Dept. Works like IPO, DRHP, Company Legal Doc. Etc., Assisting Finance Manager to Making Credit Monitoring Arrangement (CMA), Working Capital Management, Liaise with Bank & Financial Institution, Fund Flow, Project Report & duty assigned by senior during internship.

#### **EXTRA CURRICULAR ACTIVITIES AND AWARDS**

- ❖ **"HIGHEST REVENUE COLLECTOR"** of "Sambhav 2007 and 2008" - **Amount:** Rs.1,00,000/- and Rs.35,000. **Organizer:** Pillai's Institute of Management Studies and Research Centre. **Event:** Mega Consumer Fair. **Location:** CIDCO Ground, Vashi, Navi Mumbai.
- ❖ Member of Sponsorship Committee for - MESMERIZE 2006, 2007.
- ❖ Event Co-ordination for "Conquest 2006" - **Organizer** - Pillai's Institute of Management Studies and Research.
- ❖ Member of Confederation of Indian Industry.
- ❖ **APPRECIATION AWARD FROM HON'BLE RESPECTED SOCIAL ACTIVIST, PADMABHUSHAN SHRI ANNA HAZAREJI** to me for Social Work/Deshseva Work.
- ❖ **"HONORARY DOCTORATE"** from World Human Rights Protection Commission – New York and USA, Govt. of India-Ministry of Corporate Affairs, Ministry of Skill Development and Entrepreneurship and Honorary Doctorate Award Council of India, WHRPC State of New York, Department of State and State of Colorado, Office of Secretary United States of America.
- ❖ **"OUTSTANDING ACHIEVEMENT AWARD-CORPORATE ROLE"** from Mahatma Education Society, award honoured by Hon'ble **DR. K M VASUDEVAN PILLAI SIR** (Indian Educationist, Social Entrepreneur, Institution-builder, and Philanthropist).
- ❖ **"NAGAR VISHESH SANMAN PURASAKAR"** Year-2024 from Amahi Nagarkar Mumbai Sangha as Ahmednagar District Vishesh Sanman award honoured by respective MP SHRI NILESHJI LANKE (AHMEDNAGAR CONSTITUENCY), MLA SHRI BALASAHEB THORAT (EX-REVENUE MINISTER MAHARASHTRA STATE), MLA SHRI KIRANJI LAHMATE (AKOLE-SANGAMNER CONSTITUENCY), MRS. GITANAJALI SHELKE MADAM (CMD-GS MAHANAGAR CO-OP BANK, DIRECTOR-AHMEDNAGAR DISTRICT CO-OP BANK & SANJIVANI EDUCATION) and Other Hon'ble respected peoples at Mumbai.
- ❖ **"SOCIAL & SPIRITUAL WORK SANMAN PURASKAR"** from **NKT FOUNDATION** award honoured by **PADMASHREE DR. NANJI BHAI KHIMJIBHAI THAKKER THANAWALA**, Thane Mumbai.
- ❖ **"RAJASTARIYA SAVITRI-JYOTI GAURAV PURASKAR 2024"** from CENTRAL GOVT. NEHRU YUVA KENDRA and Sports Ministries, Mahila Arthik Vikas Mahamandal and Ahmednagar Mahanagar Palika, Ahmednagar, GOVT OF MAHARASHTRA STATE.
- ❖ **"VISHESH SANMAAN APPRECIATION AWARD"** from Amahi Savargaon Group and Vice Sarpanch from Savargaon-Village Ahmednagar.
- ❖ **"PRASHASTRI PATRA APPRECIATION"** from MP-AHMEDNAGAR SHRI DR. SUJAY VIKIJE PATIL, MP SHRI NILESH LANKE, MLA SHRI DR. KIRAN LAHMATE (AKOLE), MLA SHRI KASHINATH DATE, Felicitation from various Journalist through Newspaper and many more appreciations.
- ❖ **"APPRECIATION AWARD"** from **LIONS CLUBS INTERNATIONAL** Mumbai Airport, Mumbai for appreciation of Social Work and achievement.
- ❖ **INTERNATIONAL UNITY AWARD-SARDAR VALLABHBHAI PATEL** from Shanti Foundation UP, India for social work of invaluable service of people, society & international unity.
- ❖ **EMINENCE EXCELLENCE AWARD 2024** FROM WORLD RECORD OF EXCELLENCE, ENGLAND.

#### **COMPUTER PROFICIENCY**

- MS-Office, Maharashtra State Certificate in Information Technology, Internet Proficiency.

#### **LANGUAGES KNOWN**

- English, Hindi, and Marathi.

#### **INTERESTS**

- Reading Newspapers, Spiritual Granth, Visiting Holy Places, Playing Cricket, Carrom, Chess, Making Friends, Social Work Activity.

**SANDEEP VISHVANATH DAREKAR**

**Date:**