

Liaise with rating agency for timely surveillance, due diligence and periodic financial reporting and sharing rating update with Banks/FIs, lenders, CS dept. general stock exchange publish, statutory auditor.

- Adhere and ensure to the banking regulations, compliances, HFC's regulation, other regulatory compliance like RBI Compliances, etc. and timely reporting, highlighting to treasury head & providing MIS, compliances, disclosure to respective Dept/CS Dept. Collaborated with cross-functional teams to optimize cost savings, improve efficiency, and enhance financial performance. for related treasury function. Ensure compliance with internal controls and procedures Co-ordinating with Internal & Statutory Auditors, ensured 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 proper filing records, handling all aspects of Finance, Treasury & Banking operation work, as and when duty assigns by Superior Authority.

ICICI BANK LIMITED

MANAGER-TRANSACTION BANKING GROUP

MAR 2021–APR 2022

- Spearheaded in Transaction Banking Business Development Dept., with expertise in corporate banking products: working capital finance, trade finance, cash management, letters of credit, bank guarantees, forex remittance, CASA, vendor financing, supply chain management, and regulatory compliance.
- Managed and enhanced utilization of working capital limits for corporate clients with annual turnover exceeding ₹50 Cr; handled 50+ ERV clients, Developed and executed strategies to grow transaction banking business across corporate segments, increasing branch operating income by 8–15%.
- Resolved critical issues related to RBI compliance, shipping bills, FX remittance, and transaction charges, ensuring client trust and improved transaction banking income.
- Promoted & delivered trade finance and cash management solutions, banking corporate banking services/products, ensuring timely execution of client transactions in coordination with branch officials.
- Collaborated with Wholesale Banking, ETRG, Retail, SME Groups, and Relationship Managers to provide tailored solutions.
- Conducted market analysis to identify new corporate relationships for cash management, working capital loans, and trade products, leveraging MCA data and CRM systems for lead management.
- Increased revenue from existing ERV clients by identifying cross-selling opportunities and introducing new products.
- Maintained client database for MIS reporting and acted as the primary escalation point for issue resolution, reporting directly to the Regional Head – Transaction Banking.

AFCONS INFRASTRUCTURE LIMITED

SENIOR OFFICER-FINANCE (GRADE-O3)

JAN 2020 –FEB 2021

- Managed finance & banking operation, including issuance, renew/extend, amend, release or cancellation of various types of Inland & Foreign Bank Guarantees in timely manner and also maintaining inward BG's record database. Prepared BG progress status report. BG exposure: ₹16,000/- Cr. approx
- Coordinated submission and lodgement of Shipping Bills document with Banks and follow up with various sites/project teams for collection of funds for settlement/clear of outstanding bills with Bank and ensured timely compliance of Banks. Prepare Bank Reconciliation in respect of outstanding shipping bills for tracking. Checked and Verified various Document viz.invoice, packing list, Shipping Bills, BL, Certificate of Origin, Insurance Copy, etc.. for onward submission to Banks also track various Inward Remittance/funds-Project-wise, Working and Co-ordinate with Bank for ensured compliance with IDPMS & EDPMS regulations. Coordinate with cross functional team HO, Logistics Dept., CHA & Sites for various regulatory compliance and meet due diligence and ensure with timely resolve with Bank, FI.
- Obtaining GR Waiver Certificate from Bank for temporary/permanent project exports. Prepared and presented various financial report/letters for getting the same before time frame apply to Bank for Project approval & coordinate the same.
- Managed foreign remittance payments, issuance of CA certificate, Financial Certificates, Solvency Certificates, & Other Certificates depend upon requirement of respective department for pre-qualification stage, bids, expression of interest and request for proposal of tenders, request for qualification, invitation for bid for tenders, projects specified if any, co-ordinated with chartered accountant, auditor, banks.Maintained appropriate filing record for the same for audit purpose.
- Prepared fund transfer, RTGS, DD, WCDL, FDR, Treasury Operation, Daily Monitoring Bank Balances-HO/ Project-Site Accounts, calculated monthly interest costs, etc. & effectively coordinate with banks. Managed corporate net banking as view & transaction making rights..
- Oversaw bank account opening, operation and bank account closing – HO, sites/projects, subsidiary/associates; maintained accrue records of all Bank accounts in system & ensured compliance in coordination with CS department for operation & compliances. Participated in consortium meeting with bankers, managed relationship with banks, handled corporate net banking. Maintained all report for MIS and proper filing record for audit purpose.

GAMMON ENGINEERS AND CONTRACTORS PRIVATE LIMITED DY. MANAGER – ACCOUNTS & FINANCE (Erstwhile M/s. GAMMON INDIA LIMITED)

MAR 2009 – JAN 2020

- Issued, renewed, amended, and cancelled Inland & Foreign Bank Guarantees (BGs); maintained BG records in company internal COBOL system and book entry into BG register manually. Prepared monthly BG MIS reports and circulated to senior management and consortium banks. Prepared BG progress status report-quarterly. BG exposure: approx. ₹10,400 Cr.
- Managed Finance, Banking & Treasury operations, including cash management and fund utilization across HO and project sites.
- Handled issuance of Inland/Foreign Letter of Credit (LC), Buyers Credit, Trade Finance and related works, timely renew/extend/making LC amendments as per requirement, tracked acceptance of bills under LC, following up with bankers, suppliers/vendors, concerned department. Ensure timely payment and proper invoice record transaction in ERP system. Managed LC exposure: ₹ 200/- Cr.
- Prepared bank reconciliation statement for BG & LC respectively. Monitored Bank charges and interest on Loans/CC/OD, WCDL A/c levied by banks. handled and resolved excess interest charged by banks. CC exposure limits: ₹ 949/- Cr. & Loans: ₹ 3500/- Cr. approx.
- Managed foreign remittance payments, issuance of CA certificate, Financial Certificates, Solvency Certificates, & Other Certificates depend upon requirement of respective department for pre-qualification stage, bids, expression of interest and request for proposal of tenders, request for qualification, invitation for bid for tenders, projects specified if any, co-ordinated with chartered accountant, auditor, banks.Maintained appropriate filing record for the same for audit purpose.
- Assisted senior management in CMA data preparation, working capital management, project finance, and submission of CMA to banks for credit limits; supported negotiations with banks and financial institutions for debt financing and fund raising, financial/ratio analysis, managed banking operation, consortium meeting with bankers, coordinated and maintained relationship with banks, FI & external stakeholders.
- Prepared various fund transfer & bank letters including RTGS, NEFT, Fund Transfer, DD, EFT, WCDL, FDR, CP, Inter-Company Transfer, Treasury Operation, Daily Monitored Bank Balances-HO/ Project-sites bank account / Bank Loan liabilities & corresponding interest cost, etc. & effectively coordinating. Handled Corporate Net Banking. Effectively management of fund based & non-fund-based limits of Gammon and providing insight and analyzing financial performance to senior management. Assisted senior for credit rating work on debt borrowing and short term financial instruments.
- Oversaw bank account opening, operation and bank account closing – HO, sites/projects, subsidiary/associates; maintained accrue records of all Bank accounts in system & ensured compliance in coordination with CS department for operation & compliances, Managed daily cash/balances

positioning and forecasting, ensuring optimal liquidity and efficient cash utilization across domestic and project accounts. Maintained record of all Bank account opening & closing in company internal software system. Opened company's DMAT, Trading A/c, Pledge/Unpledge Share with Custodian & also coordinated with CS Dept. and broker for compliance. Maintained MIS report, handling all aspects of finance & as and when duty assigns by Superior Authority.

KSL & INDUSTRIES LIMITED

FINANCE EXECUTIVE

JUL 2008 - MAR 2009

- Assisted AVP-Finance in preparing Project Reports-real estate, managing working capital, and generating term loans for projects and operations.
- Prepared project reports, CMA data, ratio analysis, and competitor analysis; liaised with banks for proposal and financial institutions for credit facilities and participated in consortium meetings with bankers.
- Handled finance documentation, follow-ups with bankers, financial institutions, and investors; managed day-to-day finance operations and as and when work assigned by senior.

SUMMER INTERNSHIP:

M/s. ELDER PHARMACEUTICAL LIMITED, MUMBAI.

Duration: MAY 2007-JUL 2007 (2 Months)

- Studied company's Annual Report including ratio analysis and preparation of Comparative and Common Size Statements.
- Assisted in Bank Account management and supported to Company Secretarial Dept.in task like IPO, DRHP, Company Legal documentation & banking compliance.
- Coordinated with the Finance Manager to prepare Credit Monitoring Arrangement (CMA) data and understand working capital management study. Engaged with Factory A/c manager to understand factory level account and finance work process and filing records. Relationship management with Bank & Financial Institution for project related discussion & contributed to Project Report preparation.
- Supported various finance office operation work as assigned by senior mentors during internship period.

CERTIFICATIONS

- MS-Office, Maharashtra State Certificate in Information Technology (MSCIT).

ADDITIONAL INFORMATION

- **Languages Known:** English, Hindi & Marathi.

Interest, Social Activity, Honors & Awards:

- Reading Spiritual Books/Grantha, Epic, Meditation, Travelling, Making Friends, Playing cricket, carrom, chess.
- Social work activities, volunteering for NGOs, Blood donation campaigns, Swachh Bharat Abhiyan campaign, rural help group.
Social Activities & Volunteer Work
- Volunteering for NGOs and supported social initiatives: Padmashri Sindhutai Sapkal Orphanage (Mai Foundation), Baba Amte Seva Sanstha (Anandwan), Snehalaya NGO, Sevadeep-Alandi NGO, Mumbai Dabbawalas Charity Trust, Missionaries of Charity, Gau Raksha and others.
- Participated in blood donation drives organized by Bajaj Group, Gammon Group, Lions Club International, Mumbai Dabbawalas Trust, and more.
- Active in community service, education, social awareness, women empowerment and environmental initiatives.
Honors & Awards
- Outstanding Achievement Award – Corporate Role, Mahatma Education Society - Dr. K M Vasudevan Pillai (Founder & CEO-MES, Indian Educationist, Social Entrepreneur, Institution-builder, and Philanthropist.
- Rajastariya Savitri-Jyoti Gaurav Puraskar (2024) – Nehru Yuva Kendra, Sports Ministry (Central Govt.), Mahila Arthik Vikas Mahamandal & Ahmednagar Mahanagar Palika.
- Appreciation Award from Padma Bhushan Dr. Shri Anna Hazare.
- Rajastariya Sangharsh Ratna "Samajbhushan Puraskar" (2025) – Sangharshnama Media, Maharashtra.
- Eminence Excellence Award (2024) – World Record of Excellence, England.
- Member – Lions International-USA-Bombay Airport.
- Appreciation & Gratitude Award from Sanmati Bal Niketan Sanstha – Padmashri Dr. Sou. Sindhutai Sapkal, Pune.
- Mother Teresa Award for service in education, environment, and society – NITI Aayog & Shanti Foundation, UP, India.
- Appreciation & Gratitude Award – Lions International.
- Member – Confederation of Indian Industry.
- International Kailash Satyarthi Award on occasion of world day against child labour & vidhya daan maha daan abhiyan program – Shanti Foundation.
- Honorary doctorate (honoris causa) from World Human Rights Protection Commission – New York and USA, Govt. of India-MOCA, 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.
- Nagar Vishesh Sanman Puraskar – Amahinagarkar Mumbai Sangha.
- Social & Spiritual Work Sanman Puraskar – NKT Foundation - Dr. Nanjibhai Khimjibhai Thakker Thanawala (Social Worker & Philanthropist) India.
- Highest Revenue Collector of Sambhav (2007 & 2008); Member of Sponsorship Committee
- International Unity Award – Sardar Vallabhbhai Patel – NITI Aayog & Shanti Foundation, India.
- Maharashtra Gaurav Samman-2026 Puraskar, Anandi Universe Foundation Maharashtra.
- Multiple appreciation awards from NGOs and social organizations for community service.

SANDEEP VISHVANATH DAREKAR

Date: