

SUMIT TAK

Business development and execution of Infra projects including Financing coordinating with banks clients scrutinizing relevant documents before sanctioning / disbursing loans, ensuring compliance with bank's credit policies.

Spearheaded in conceptualising and implementing the competent strategies to execute various infra projects and have skills to penetrate new accounts and expand existing ones for a wide range of asset / liability products and services in Banking, BFSI, Financial institutes, IT & Consultancy industries.

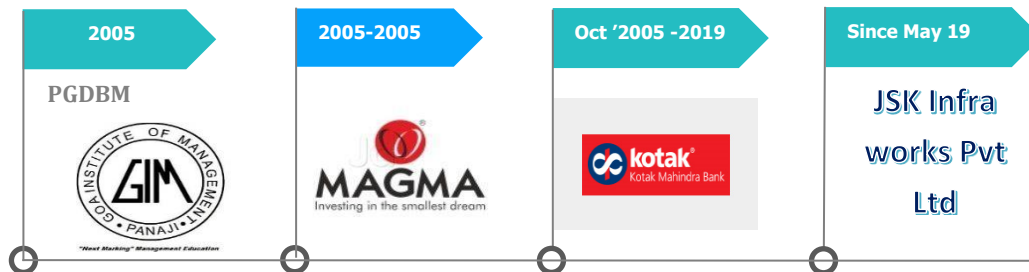


Phone: +91-8879696165



E mail: sumittak@gmail.com

Career Timeline



Executive Profile

- ❖ An achievement-driven professional with **over 19 years** of experience including Business Development, management, Sales and Credit Appraisal, and Client Servicing in Banking Industry and Execution of Infra projects as an entrepreneur.
- ❖ At present Running a Business as an EPC Contractor for Infrastructure projects in water Supply, Highways construction and Civil Construction work, in the name in JSK Infra works Pvt Ltd (earlier Known as JSK enterprises).
- ❖ **Business development by acquiring new to bank client and maintaining existing portfolio** by providing Comprehensive banking and advisory solution across wide range of products and services like working capital (Cash Credit, Over Draft, Supply chain finance, working Capital Term Loan etc. Term Loan (INR and FCY), Lease Rental Discounting (LRD), Trade Finance (Export Credit for pre/ post shipment in INR & FCY, BG, LC, Buyers' credit etc.) supported by transaction banking and treasury services.
- ❖ Expertise in assisting corporate and retail banking group units and branches in implementing credit processes & procedures as per established credit policies, risk culture and control environment guidelines
- ❖ Proven record of managing processes/ SOPs and streamlining workflow & creating team work environment to enhance productivity innovatively.
- ❖ A keen planner, and implementer; contributing in development of the organization and achievement of macro-organizational goals, within defined process/budgetary parameters
- ❖ Expertise in managing gamut of banking operations including administrative, operational, Export / Import, Remittances, BGs, Trade Finance, FOREX transactions, Bank Guarantees, Credit Appraisals, and so on as well as monitoring HNI portfolios along with other allied activities

Notable Accomplishments Across the Career

- ❖ Entrepreneurial Achievement started my own business in year 2019 in Infrastructure segment and have achieved revenue of Rs. 30 Crs in FY 2023-24 and managing various Infra projects in civil construction with various govt organizations and Pvt Sectors.
- ❖ In Banking Sector I Managed a portfolio of:
 - **INR 1100 Cr.** in Rajasthan with a team of 5 members
 - **INR 350 Cr.+** in Mumbai and achieved budgeted targets
- ❖ Managed the portfolio at industry best delinquency level; **was awarded as Best State/Branch for business development 2018 for Over-achieving the Business target and contributing highest revenue Pan India in 2018.**
- ❖ Successfully added business of 425 Cr. in FY 2017-18, and exceeded budgeted SOH target with closing SOH of 875 Cr 2017-18.
- ❖ **Secured outstanding rating** consistently as Credit Analyst and exceed expectations as Relationship Manager
- ❖ Accorded with **Best Credit Analyst Award** in Infrastructure Finance Division in all India in year 2008
- ❖ Contributed as Credit Analyst and brought down infant delinquency of > 30 DPD of the region from 2.94% in Nov'05 to 0.10% in Mar'10 and capital at risk below 3%, lowest incremental NPA in Pan India

Professional Experience

May 2019 till present.

Role:

Director cum partner in JSK infra work Pvt Ltd (formerly known as JSK enterprises)

- ❖ Managing various Infra projects in civil construction with various govt organizations - PWD , JLL , PHED.
- ❖ Have experience in managing EPC projects and have experience in financing these projects and have done various tie ups for financing HAM and EPC and WC projects for my clients as independent consultant as freelancer.

Previous Experience

Oct'05 to May 2019 Kotak Mahindra Bank Ltd., Jaipur

Growth Path:

Oct'05 – May'10-Location Credit Head – Rajasthan (Reported to Regional Credit Head)

May-10-July 12-Relationship Manager Commercial Banking Group – Rajasthan and Gujarat (Reported to National Sales Head)

Mar'13–Mar'17-Regional Manager West -1 (RBG) Commercial Banking Group – Mumbai (Reported to NSH)

Apr'17 – May 2019-Area Manager- Rajasthan (RBG) Commercial Banking Group – Rajasthan (Reporting to NSM)

As Area Sales Manager West -1 (IFD- RBG) Commercial Banking Group – Rajasthan (Reporting to NSM)

- ❖ Lead a team of employee for sourcing and managing working capital finance for mid corporates/SME and other corporate in RBG -CB of Rajasthan state.
- ❖ Providing working capital, other financial & trade/transaction products to various industries including Manufacturers, traders, Infrastructure, Steel and other Allied sectors and by using financial statement analysis
- ❖ Conducting portfolio analysis; engaged in Delinquency Management; analyzing MIS for customer profile and segmentation for decision-making

As Area Sales Manager West -1 (RBG) Commercial Banking Group – Mumbai (Reporting to NSH)

- ❖ Engaged in sourcing and managing working capital finance for mid corporates/SME and other corporate in Maharashtra state

As Relationship Manager Commercial Banking Group – Rajasthan and Gujarat

- ❖ Provided business loans to various industries including Cement, Telecom, Automobiles, Manufacturing sectors & Traders by using financial statement analysis

As Location Credit Head – Rajasthan

- ❖ Performed credit appraisal:
 - Banking products including fund & non-fund based for corporate and semi-corporates
 - Retail and strategic clients on asset based funding on construction equipment

Apr'05 – Sept'05 Magma Leasing Ltd., Jaipur as Management Trainee (Reported to State Marketing Head)

Training Attended

- ❖ Attended training subjected on basics of Corporate Finance
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Education & Credentials

- ❖ **PGDBM (Marketing & Finance)** from Goa Institute of Management in 2005.
- ❖ **BE (Civil Engineering)** from MBM Engineering College, Jodhpur in 2002.

Academic Project

- ❖ **Project Title:** Road Construction Equipment financing – Risks and Opportunities
 - ❖ **Organization:** Magma Leasing Ltd (as part of PGDBM Curriculum) in 2004
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IT Skills

- ❖ Operating Systems: DOS and Windows, Package: MS Office Database: CMIE Database
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Extracurricular Activities

- ❖ Recognized as college cricket team player, secured 5th position in Rajasthan State Sub Junior Level Tournament
- ❖ Coordinated SYNAPSE-2003 (a workshop) on Supply Chain Management, organized by Goa Institute of Management
- ❖ Participated in Mumbai & Delhi marathons.
- ❖ An Avid Tennis Player.

Personal Details

Date of Birth:	18th February 1979
Languages Known:	English and Hindi
Address:	359, Agrasen Path Officers Campus Sirsi Road, Jaipur-Pin 302012