

About me

Experienced in working in the education and financial industries in two unique cultures (Indonesia and India). Competent in securitisation, designing and managing financial products, developing and implementing growth strategies, structuring proposals and building valuable relationships.

Experience

Assistant Vice President - Business Strategy, Portfolio Optimisation, & Securitisation | Axis Bank - India | October 2023 - Present

- Originated & executed ~USD 216 million in PSL pools via buy-side securitisation at a 6% RAROC, aligning the investment with UN Sustainable Development Goals (SDGs) 8 and 10 to expand access to credit and economic opportunity.
- Built the growth strategy for the Affordable Housing portfolio (~USD 1.8 billion); identified five high-potential markets and underserved borrower segments, leading to a 20% increase in monthly bookings.
- Rolled out SUGAM LAP, a micro-loan product for low-income entrepreneurs, unlocking access to affordable credit; scaled the product to a ~USD 12 million book.
- Reviewed, advocated, and enabled first-time home ownership for 8 families whose applications had been previously declined by other institutions.
- Partnered with frontline sales teams to target weaker section customers through segmentation and field-level guidance; today, 10% of monthly disbursements serve this demographic.
- Identified a significant risk concentration in the LAP portfolio, with 56% of assets carrying a 125% risk weight, adversely impacting RAROC. Led an initiative to classify ~\$61 million of high-risk assets to a lower 75% risk weight category. Successfully reduced overall business RWA from 106% to 100%, resulting in a 70 bps increase in RAROC.
- Identified and reclassified a USD 3.66 million loan portfolio as Priority Sector Lending — Weaker Section, directly benefiting underserved borrowers including minority communities. Secured a substantial 175 basis point interest rate subsidy.
- Led the development of co-lending partnership products, collaborating with key stakeholders to identify strategic partners and innovate mortgage financing solutions with primary focus of improving the flow of credit to the unserved and underserved sector of the economy.

Senior Manager | Axis Bank - India | March 2023 - September 2023

- Transitioned to Axis Bank following the merger between Citi and Axis Bank, resulting from Citi's divestiture of its consumer banking business across 13 regions in Europe, Asia, and the Middle East.
- Led the integration efforts by successfully mapping and streamlining 6 products across the Citi and Axis portfolios.
- Spearheaded policy development to drive Priority Sector Lending (PSL) origination, strategically boosting the PSL portfolio from 1.2% to an impressive 6%.
- Led the Reject Review Desk and strategically formulated solutions that facilitated the approval and sanctioning of over 40% of previously rejected proposals, optimising operational efficiency and enhancing customer satisfaction.

Product Manager | Citi - India | January 2022 - February 2023

- Securitised \$62M agricultural and MSME portfolio, optimising liquidity and gaining \$1.2M net through rate negotiations.
- Created & implemented the securitisation policy based on the RBI's Transfer of Loan exposure guideline.
- Enhanced revenue by 290 BPS through strategic base rate optimisation and customer targeting.
- Launched asset-based financing, growing balance sheet by \$30M and revenue by 250 BPS in untapped segments.

Product Specialist | Citi - India | January 2020 - December 2021

- Designed and led company's first co-origination partnership program with a prominent financial partner.
- Increased the bank's priority sector portfolio by \$9 million through direct assignment.
- Developed digital transformation roadmap and initiated digitisation processes which lowered monthly operational cost by \$20,000.
- Headed the government initiated subvention scheme which reduced clients' effective interest rate by 200 basis points.
- Rolled out an interest benefit and recalibration program for 14,000 pandemic affected clients as per government's ex-gratia program.

Product Strategy & Plan Analyst | Citi - India | November 2017 - December 2019

- Launched and led the business's first personal loans cross sell program which achieved a \$150,000 book size within 6 months.
- Created and implemented new training programs for sales officers which reduced personal loans application system rejection rate by 80% within 2 months.
- Accomplished 90% failure reduction in lender's digital authentication via data and physical analysis and rectification of faulty accounts.
- Spearheaded the project for securing the government's digital authentication license for the Citigroup's Indian subsidiary.

Teacher | Global Nusantara International School - Indonesia | September 2014 - June 2015

- Responsible for tutoring and giving guidance to differently abled students.
- Full time instructor for IGCSE Economics, Accounting and Business Studies for Grade 9 and 10 and IGCSE Mathematics for Grades 7 to 10.

Education

BSc. Business | University of London — 2017

Achievements

- Awarded 3 Platinum and 1 Gold awards by Citi India CEO for exceptional performance.
- Successfully secured a position in Axis Bank's prestigious Astros senior leadership talent development program, emerging as one of **only 83 individuals selected out of over 5000 applicants**. Demonstrated exceptional quantitative, qualitative, and leadership skills throughout the rigorous four-round selection process.

Volunteering and Co-curricular's

Joint Secretary | Council for Social Advancements - India

- Led efforts to enrol underprivileged children in school, impacting seven families

Volunteer | SYAIR - Indonesia

- Prepared and presented HIV AIDS awareness campaigns for schools in Jakarta and nearby villages.

Captain & Founder - Citi India Relay Team

Founder - Citi India Cricket and Trekking Club

Summited the Trans- Himalayans mountain peak Stok Kangri at 6,153m.

Languages

English | Bhasha Indonesia | Hindi