



Kavit Kothari

Chartered Accountant, M.Com

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About Me

- A CA having more than 17 years of experience with one of the leading Indian Corporates, Indian Banks, MNCs, Financial Institutions and NBFCs.
- Presently, a CFO of a Pvt Ltd co with 1700 Cr+ Turnover.
- Experienced in team handling consisting of CAs & MBAs

Skills

- Formulating Business Strategies
- Corporate Finance
- Fund Raise - Equity & Debt
- Accounting
- Debt Capital Market
- Budgeting (FP&A)
- Treasury
- Credit Analysis

Education Background

- **Chartered Accountant**
ICAI
Completed in 2006
- **Masters of Commerce (M.Com)**
Gujarat University
RJ Tibrewal College
Completed in 2004
- **Bachelor of Commerce (B.Com)**
Gujarat University
H A College
Completed in 2002

Achievements

- Raised Rs 125 Cr within 9 months of joining. On completion of further Rs 250 Cr from largest PSU Bank of India.
- Initiated and completed Share Buyback process. Drafted a De-merger plan for the company (Same is under discussion)
- Found revenue leakage and helped improve pricing strategy, Drafted Internal Control Policies at the organizational level.
- Prepared a detailed Dashboard for Top Management for quick understanding and decision making.
- One of the arrangers by TNEB's primary bond issue -Rs. 5000 lacs & Arranger for NIRMA Ltd under Floating Rate NCDs - Rs 4000 lacs.

Corporate Finance

- **Hindustan Gold Ind Pvt Ltd - CFO - Mar 23 till date**
- **Easebuzz Pvt Ltd - AVP Finance - Feb 21 to Mar 23**
- **Adani Realty - Manager Finance - Aug 19 to Oct 20**

Fund Raising & Financial Advisory, Treasury

- Responsible for Fund Raise activities, both - Equity fundraising with VCs, PEs, Angel Investors, Debt fundraising, Project Finance (Rs. 100 Cr to Rs. 500 Cr) with Banks & FIs, which includes -
 - Preparation of Financial Model with Cash flow Projections, Information Memorandum, Pitch deck
 - Due diligence with outside agencies,
 - Finalization of the Term sheet including legal and technical terms, Valuation etc.
 - Fulfillment of Conditions Precedent and Conditions Subsequent
 - Carrying out Credit Rating with Rating Agencies
 - Responsible for Investment of surplus funds in the best possible manner.
 - Dealing with high-end treasury personnel of Private as well as Nationalized Banks, Mutual Funds, Insurance Companies, and Primary Dealers (PDs).

Budgeting

- Preparation of Sales Plan for the year in consultation with the Sales Head and CEO.
- Financial Planning & Analysis, as well as Budgeting for the company.
- Monitoring the budget, finding the variance, and taking appropriate control measures.

Taxation

- Implementing Direct and Indirect Tax strategies in consultation with Law firms and tax practitioners.

Finalization of Accounts

- Finalization of Internal Auditors, Statutory Auditors, and Tax auditors. Coordination with them for timely closure of Audit and resolution of their queries related to Accounts, Direct tax, Indirect tax etc.
- Maintaining investor relations, handling their queries and providing timely updates and resolutions, preparation of Board meeting presentations etc.

Languages Known

Gujarati, Hindi, English

Software Skills

- MS – Office
- Tally
- Bloomberg, Reuters, Ticker
- Finnacle
- LOS, CORE

Extra Attainments

- Rashtrabhasha prarambhik pariksha,
- Rashtrabhasha pravesh pariksha &
- Sanskrit pravesh pariksha.

Other Interests

- Sports: Cricket, Tennis, Volleyball, Swimming, Skating.
- Reading, Music.

Additional Information

D.O.B: 17th Aug, 1982

Marital Status: Married

Reference

CA Abhilash Brahmin
Parter – JK Brahmin & Associates
M: +91 98256 15076

Banking – Credit / Risk

- **Indiabulls Housing – Regional Credit Manager** – Sept 18 to Aug 19
- **Kalupur Bank – Chief Manager** – June 17 to Sept 18
- **Aditya Birla Capital Ltd – Sr. Manager** – Feb 15 to Aug 15
- **Kotak Mahindra Bank Ltd – Chief Manager** – Dec 10 to Jan 15

- Underwriting of Working Capital / Term Loans for SMEs, Mid Corporate and Corporate entities with ticket size up to INR 150 Cr
- Involving in personal discussions with clients to comprehend the nature of business and analyze the customer's creditworthiness.
- Preparation of Sanction Memorandum/Information Memorandums (IM), Feasibility Study Report, and CMA report for the clients based on Analysis of the client's business, its management, group affiliates, Financial analysis including Ratio Analysis, banking transactions analysis, repayment track, CIBIL, etc.
- Industry outlook, the borrower's credit rating, Technical assessment & Marketing assessment for various products like Working Capital, Term loans, etc.
- Post-sanctions monitoring (Conditions subsequent, Covenants, end-use, etc.).
- Other operational issues like Fraud detection in coordination with the Risk Containment Unit team and Portfolio analysis, which includes analysis of delinquent cases and their behavior.
- Coordination with External Vendors – Legal, Technical, RCU, Verification teams, etc.

Achievements

- Prepared Sanction Note – CRAN / IM for high ticket size cases to be presented to Board, Committee level involving MD, CEO, BODs
- Have formed a robust disbursement process which was helpful to the Ops team also.

Kavit Kothari & Associates : Proprietor – Aug 15 to May 17

- Advising clients on different aspects of Accounting, Audit, Tax, Finance (Project Finance) related matters.

Tipsons Financial Services Pvt Ltd : AVP – Feb 09 to Dec 10

- Dealing with high-end treasury personnel of Banks, Mutual Funds, Insurance Companies, and Primary Dealers (PDs).

CITI Group : Analyst – June 07 to Feb 09

- Preparation of Pitch – Book to be presented to clients / rating agencies like S&P, Moody's and Fitch based on Financial Analysis, Management, Group Affiliates, Industry outlook etc.