



Manindar Singh Sodhi

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Summary

Credit and risk leader with **10+ years** of experience across corporate, SME, and project finance lending. Brings end-to-end expertise across the lending lifecycle — from origination and underwriting to portfolio governance, structured recovery, and committee-level credit decisions. Proven track record of driving portfolio growth, strengthening asset quality, and resolving stressed assets in high-complexity environments. Combines deep credit fundamentals with P&L ownership and cross-border experience across banking, consulting, and technology.

Core Skills

- **Credit & Structuring:** Corporate Lending, Project Finance, Structured Credit, Covenant Design, Collateral Structuring.
- **Portfolio & Risk:** Capital Allocation, Sector Selection, Early Warning Systems, DSCR/ICR Stress Testing, Basel III Awareness.
- **Financial Analysis:** Cash Flow Modelling, DCF, Sensitivity Analysis, Credit Risk Assessment, Financial Statement Analysis.
- **Distressed & Special Situations:** NPA Resolution, Restructuring, Statutory Recovery, IFRS 9/ECL Concepts.
- **Tools:** Bloomberg (BMC), IMACS Risk Scorer, Finacle CBS, CIBIL/Credit Bureau Systems.

Professional Experience

Team Leader – Credit Strategy & Portfolio Management | The J&K Bank Ltd. | J&K, India Jul 2022 – Jun 2025

- Led credit underwriting, structuring, and approval strategy for a **\$400M** multi-sector portfolio (Corporate, MSME, Real Estate) across high-risk geographies, managing a team of 8 credit officers.
- Structured **~\$250M** in capex and project finance facilities; led financial modelling, risk-tiering, and credit committee presentations and decision-making. Maintained Zero defaults on all structured facilities during tenure.
- Drove **\$258M portfolio growth (175%** over 3 years) while enhancing asset quality through disciplined credit selection, DSCR/ICR stress testing, and a strategic shift toward secured, cash flow-backed lending.
- Led distressed asset resolution through restructuring and statutory recovery, unlocking **\$6.6M** in value, reducing NPAs by **49.75%**, and improving turnaround time by **40%**.
- Deployed **\$50M** under government-backed lending schemes, enabling **100+** women entrepreneurs in underserved communities; portfolio maintained above-benchmark repayment performance.

Lending Head – SME & Mid-Corporate | The J&K Bank Ltd. | Punjab, India Apr 2017 – Jun 2022

- Directed end-to-end credit underwriting and structured complex **SME and mid-corporate** lending facilities across manufacturing, trading, and services sectors, including covenant structuring and risk evaluation.
- Managed full credit lifecycle including multi-currency trade finance relationships, resolving **\$60.8M in stressed assets** and improving GNPA from **4.08% to 3.00%** through disciplined underwriting, restructuring and recovery execution.
- Acquired 25 corporate clients (**30% FX revenue growth**) and 35 HNW relationships (**20% AUM growth**), advising on capital structuring and driving **30%** institutional income growth.

Junior Associate | State Bank of India | J&K, India Dec 2016 – Mar 2017

- Drove **25% CASA deposit growth**; onboarded **3,000+** customers under financial inclusion schemes (PMJJBY, PMSBY, APY).

Director – Operations | White Glow Consulting Private Ltd. | Indore, India Mar 2015 – Mar 2016

- Led regional operations with full P&L responsibility, scaling revenue by **~200%** and optimizing cost structures by **~30%**.

Operations Analyst | Reevo Ltd. | London, UK Oct 2014 – Mar 2015

- Managed B2B client data pipeline for a global consumer reviews platform, supporting **market expansion** across UK and France.

Education

MBA (PGPX) – Indian Institute of Management Ahmedabad | Dubai, UAE 2025 – 2026

- Merit Scholarship | GMAT 725 (99th percentile) | Finance Club Member

Master of Science (Management) – Cranfield University | Bedford, UK 2013 – 2014

Bachelor of Engineering – University of Kashmir | Srinagar, India 2007 – 2011

Certifications

- **Financial Risk Manager (FRM) Level 1** – GARP (August Candidate) | Bloomberg Market Concepts (**BMC**)
- **Commercial Banking and Credit Analyst (CBCA)** – CFI | Investment Foundations Certificate – **CFAI**

Accomplishments & Extra-Curriculars

- **Star Champion Award** | **Recognition** for non-interest income growth | Highest Staff **Rating (98/100)** for two consecutive years.
- **Captain**, J&K Bank Cricket Team | **Co-Founder**, Dasvandh Care Foundation | **Volunteer**, Khalsa Aid International.