



TrainingCentral

Profile – Domain Expert Shalini Chabbra

Qualifications

- Harvard VAPL Online Short Course in Fintech
- PGDM, Indian Institute of Management, Bangalore
- Bachelor of Law, National Law School, Mumbai
- Bachelor of Business Administration, Delhi University, New Delhi

Organisations Worked for

- Incipia Advisors LLP
- 3i Partners
- HDFC Bank Limited
- Citibank N.A
- Kotak Mahindra Finance Limited (now Bank)

Base Location:

Mumbai

#Years of Experience:

28 Years

Domain Area:

- Portfolio Management
- Risk Policy
- Risk Management
- Credit Underwriting and Approval

Sub-Domain:

- Credit Risk
- Risk Models
- NBFC's
- Commodity Finance
- Capital Markets
- Clearing Corporations
- Structured Finance
- Securitization

Key highlights of your career

- *Experienced Senior Risk practitioner and Senior Credit Approver with expertise in Credit Risk, Corporate Underwriting, Structured Credit, Securitisation, Portfolio Management, Risk Policy, Risk Models, and BASEL Implementation.*
- *Established Incipia Advisors LLP in January 2019, a Risk Advisory Consulting Firm covering Risk Policy & Processes, Underwriting Criteria, Risk Training, and Individual Credit Assessment.*
- *Co-founded 3i Partners in June 2020, a leading Impact Investment firm in India, making 14 early-stage investments across various sectors and impacting over 3.5 million individuals.*
- *Managed a wholesale credit risk portfolio of over Rs. 2,00,000 crores at HDFC Bank Limited, with a track record of maintaining asset quality over two decades.*
- *Held senior credit approving authority of single exposures up to Rs. 500 Crores at HDFC Bank.*
- *Expert in structured credit products, involved in numerous structured financing transactions, and deeply engaged in launching new products at HDFC Bank, including the first Clearing House run by HDFC Bank, first Loan Assignment transaction without Credit Enhancement, first Purchase-order Financing program, Factoring Product Program, and IBPCs and Corporate Card Program.*
- *Responsible for the Risk Management Policy for HDFC Bank and led Basel implementation for both Retail and Wholesale Businesses. Initiated and implemented new internally developed Credit Rating Models for computing PDs.*



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- *As part of the Corporate team at Kotak Mahindra Finance Limited, focused on structured finance and pioneered various structures in India, such as financing against future credit card receivables, lending to educational institutions with payment escrow structures, and lending to departments against plan allocations.*
- *Serves as an Investment Committee Member for IIMA Ventures Impact Program and acts as a Mentor and Judge for various programs and competitions run by leading incubators.*

Description of roles and responsibilities held over the years

Organization : INCIPIA ADVISORS LLP

Designation : MANAGING PARTNER

Period : (Jan'2019 – till date)

Key Responsibilities and Achievements

- *Set up Incipia Advisors as a Risk Advisory Consulting Firm, covering all aspects of Risk including Risk Policy & Processes, Underwriting Criteria, Risk Training and Individual Credit Assessment.*
- *Key clients:*
 - *Big 4 Consulting Firm - Risk Process, Credit Approval Memo review & updation.*
 - *Indian & Multinational Banks – Risk Mitigation Strategies, Overhaul of Approval process, TAT reduction.*
 - *Fintechs – Strategic Direction & GTM strategy, BFSI introductions.*
 - *Educational Institutions – Financial and Risk Management Programs.*

Organization : 3i PARTNERS

Designation : PARTNER

Period : (Jun 20 – till date)

Key Responsibilities and Achievements

- *Set up 3i Partners as a leading Impact Investment firm in India along with Silicon Valley based Tech entrepreneurs; 14 early-stage investments across various sectors such as Agri, Livelihood, Health & Climate.*
- *The portfolio companies impacted lives of over 3.5 million individuals from underserved sections of the society.*
- *Investment Committee Member for IIMA Ventures Impact Program; Acting as Mentor for various programs & Judge in multiple competitions run by leading incubators such as NSRCEL, Venture Center, HULT Prize, Kerala Start-up Mission, Social Alpha, Villgro etc.*

Organization : HDFC BANK LTD

Designation : SENIOR VICE PRESIDENT

Period : (Mar 03 – Aug 18)

Key Responsibilities and Achievements

- *Senior Credit Approver with credit approving authority of single exposures upto Rs. 500 Crores.*
- *Managed a portfolio of over Rs.2,00,000 crores, with an established track record of maintaining Asset Quality over 2 decades.*
- *Structured Credit Products Expert with involvement in several structured financing transactions.*
- *Cross-sectional experience with involvement across domains, including Treasury Risk limits, counterparty limits, settlement risk limits for domestic and international settlements.*
- *Deep engagement with launch new products such as:*
 - *Launch of the 1st Clearing House run by HDFC Bank.*
 - *First Loan Assignment transaction without Credit Enhancement.*



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- *First Purchase-order Financing program.*
- *Factoring Product Program.*
- *IBPCs and Corporate Card Program etc.*
- *Responsible for the Risk Management Policy for the Bank Basel implementation for the Bank covering both Retail and Wholesale Businesses.*
- *Initiated and implemented new internally developed Credit Rating Models for using internal data for computation of PDs (shift from external models).*
- *Responsible for engagement with International & Domestic Credit Rating agencies for HDFC Bank's credit ratings, including support for subsidiaries.*
- *Training for the Wholesale Credit Risk Unit.*

Organization : CITIBANK NIA
Designation : MANAGER
Period : (May 2001 - Feb 2003)

Key Responsibilities and Achievements

- *Part of the Credit Team in the Asset Base Finance business, responsible for the Channel Finance business in India.*
- *Responsible for program evaluation and proposal for approval, credit underwriting of borrowers, annual program renewal & portfolio monitoring.*

Organization : KOTAK MAHINDRA FINANCE LTD (NOW BANK)
Designation : MANAGER
Period : (Jun 1997 – May 2001)

Key Responsibilities and Achievements

- *Joined the Company as a management trainee, in the Credit Corporate Risk team.*
- *The Corporate team was focused on structured finance and pioneered various structures in India including financing against future credit card receivables, lending to educational institutions with payment escrow structures, lending to departments against plan allocations etc.*
- *As part of the credit risk process initiatives, developed credit migration tables from historical data and evolved a methodology for application of RAROC as a key parameter for transactional credit evaluation.*
- *During the last year of stay moved to front office role in Business Development for Corporate and Structured Finance department.*