

ELBA

A Day in the life of...



Financial
Services



Director

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MY ALARM GOES OFF...

I usually get up around 6:00am, spend a little bit of time with my kids and leave for the office around 7:30am. I wear formal attire. I usually put my suit on (but no ties – leave them in the office). I commute using Train and London Underground. I use that 50 minutes as “my time” for reading books.

I'M RESPONSIBLE FOR...

I provide loans to governments and corporates in developing countries in Central and Eastern Europe, Middle East and Africa. These are typically 5-10 year loans. I need to assess the credit risk, agree the loan terms (pricing, security), sign the documentation, monitor the credit risk. The key priority is to provide sustainable lending to clients and provide a return on equity to the bank's capital.

I GOT MY JOB...

I did my engineering in Naval Architecture in India but couldn't pursue it as there were no jobs in India in this field. Then I did my MBA and joined Citibank in their middle office (credit).

My supervisor at Citibank left to join Credit Suisse in India to start its private lending business and I joined him there.

After a few years, an opportunity came up in London and our global head reached out to me to see if I was interested. I have now spent 10 years with Credit Suisse.

AT SCHOOL I STUDIED...

I always liked Maths and Science and those continue to help in my current job as it is very analytical. I also studied economics and they all come in handy in my role.

MY TYPICAL DAY...

I get to office around 8.30am. My job involves a lot of reading and a lot of talking to other bankers and our clients. There are a lot of team meetings scheduled as well to discuss individual deal discussions. No two days are the same as each day brings new news, new client requests and challenges in existing deal discussions.

Lunch is around 12.30-1pm and I usually pick anything vegetarian from the mall.

THE KEY SKILLS I USE IN MY JOB...

Credit Risk analysis comes from understanding how businesses or even governments operate. How they make money and how they spend it. Most of the learning happens on the desk and observing what's going around you.

At the same time, I am a firm believer that everyone needs to have a toolkit of several underlying mental models from various streams – maths, physics, psychology, biology, economics in order to perform better in a competitive environment. This can only be achieved by reading a lot about different subjects.

THE BEST PART OF MY JOB IS...

I get to travel to different countries around the world, sit down in front of governments or businesses and get them to explain how they work. Experiencing different cultures is not only fun but also enriching.

A part of my job also involves working with the World bank in providing loans to poor countries and it is satisfying to be a part of broader development agenda.

THE WORST PART OF MY JOB IS...

There are a lot of processes within a bank that needs to be followed before providing a loan to a client. Lots of checks. Sometimes, it feels very bureaucratic. I tend to keep checklists to ensure I have not missed anything. At the same time, I try and keep in mind that these checks are actually good for the business.

MY ROLE MODEL GROWING UP WAS...

My parents. Both were very hard working government servants. My father was a retail banker and my mother secondary school teacher.

About 10 years ago, I started to read a lot about Warren Buffett (not so much as an investor but how he has lived his life as a father, friend, business leader and a responsible citizen). He is very inspiring and a great teacher.

AFTER WORK...

I get home somewhere between 7.30-8.30pm and have dinner with my wife. Dinner is usually Indian food but we have other cuisines as well every now and then.

We usually catch up on any well rated TV series or a movie and then get into bed about 10.30pm.



MY PLAN B...

Would be to be a Professor in a college teaching finance and investing.