

Harshit Garg
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Goal-oriented and self-spurred individual with 10 years of professional experience as Finance Analyst with excellent knowledge of financial modeling, debt funding and real estate - post sales activities. Seeking to work in a fast-paced and challenging environment where analytical and quantitative skills accompanied by strong passion can be put together to enable accurate financial decision-making.

PROFESSIONAL SUMMARY

- **Deal Evaluation and Assessment** – Build financial models, project revenue and cost analysis, identifying key risk factors and forecast project viability
- **Marketing** – Prepare Information Memorandum (IM), Internal Committee (IC) Notes, Request for Proposal (RFP), Detailed Project Report (DPR)
- **Monitor and Forecast** – Conduct quantitative analysis of financial data to forecast revenue, identify future trends, and assess risk associated with capital expenditures, acquisitions, and joint-venture projects
- **Due Diligence** – Support execution of financial, legal, technical and regulatory due diligence
- **Transaction Documentation and Compliance** – Adherence to pre and post disbursement requisites including execution of the documents
- **Audit and Reconciliation** – Assist in smooth execution of quarterly and yearly audits
- **Co-ordinate** – Co-ordinate all over, through departments and with external partakers

KEY TRANSACTIONS

- **2019**
 - Joint Venture for a commercial development which will fetch net operating income of ₹135 Crores at 95% occupancy
 - Land sale for ₹65 Crores located in IMT Manesar owned by company TMX
 - Multi crore Hotel sale located on Ambala – Chandigarh Expressway in Zirakpur
- **2017–2018**
 - Construction Finance of ₹70 Crores for project Nirala Greenshire located in Greater Noida West
 - Lease rent discounting for ₹410 Crores by IndusInd Bank on commercial asset Okaya Centre
 - Sale of an office asset for ₹350 Crores known as Pine Hurst, Embassy Golf Links, Bangalore to Xander Investment
- **2014–2017**
 - Debt funding for the company M3M on licensed land and ongoing projects for ₹2,500 Crores from various financial institutes
 - Aggregate sanction for ₹700 Crores for Prateek Group

TOOLS

- Microsoft Excel, PowerPoint and Office
- QT4 Software – Enterprise Resource Planning

WORK EXPERIENCE

Assistant Manager, Capital Markets Colliers International

12/2017 – Present

- Analyze proposals submitted by the business team, provide inputs, assist in deal structuring
- Prepare RFP, DPR, IM, IC notes for transaction marketing
- Provide robust modeling and reporting to facilitate executive-level decision making
- Support deal negotiation through analysis of key performance indicators and trends, extensively involved in financial, technical due diligence
- Gather market intelligence data and develop reports on market attractiveness and potentials across real estate segments
- Consensus-driven communicator; liaise across various business units and promote organizational success

Sr. Manager, Accounts and Finance M3M Group

08/2016 – 11/2017

- Prepare proposals notes for debt funding and enhancement of existing facility
- Adhere to terms of sanction and ensure reports submission as per compliances
- Monitor drawing power limit of all the availed facilities
- Prepare Annual Operating Plan, monitor MIS to track business progress
- Study business trend, benchmarking and comparative performance and develop forecast models
- Liaison with Banks and NBFCs for Projects' Retail Funding
- Prepare data and liaison with Credit Rating Agencies

Manager, Customer Relations Prateek Group

05/2014 – 07/2016

- Lead a team of 14 people, responsible for monitoring, controlling, acquiring, enhancing and retaining Customers & timely collection of money. Ensure complete hand holding of customers from booking till possession
- Responsible for delivering divergent customer experience and set leading examples of customer centric approach, practices and processes
- Establish positive flow of communication with buyers and banks for home loan process that involved all the documentation looked-for the mortgage process
- Coordinate with the other departments to maintain customer focused attitude and solve their multiple queries

Sr. Executive, Customer Relation Wave Inc.

12/2012 – 04/2014

- Responsible for processing unit transfers, mortgage documentation and ERP system in organization
- Responsible for punching of new booking applications, issuing call letters, reminders, cancellations, and agreement
- Overseeing signing of documents and disbursement of funds
- Continuous follow ups over phone, emails, direct interaction with customers in resolving queries

**Sr. Finance Executive, Sales and Finance
Landcraft Developer**

05/2010 – 03/2012

- Handle & manage the marketing of Residential properties in co-ordination with property consultants
- Exhibit real estate projects at Trade Shows, Expo Center
- Compare competitive projects offering in terms of features and benefits, as well as pricing
- Prepare allotment documents and tripartite agreement for mortgage
- Daily MIS reports for collection and sales across all projects

EDUCATION

- Bachelor of Commerce (Hons.) – Aligarh Muslim University 2010
- CT-01 (Financial Mathematics) – Institute and Faculty of Actuaries, UK 2012