

MEET DAVE

Senior Associate, Structured Trade Product - DBS Bank, India | [LinkedIn](#) | [meetdave.work](#)

CAREER SUMMARY

- 4+ years in financial services with 2 years across structured finance, securitisation, and trade finance, specialising in receivable-backed structures, credit enhancement design, and deal execution through PTCs, Direct Assignments, and NCDs.
- Currently own the receivables financing product at DBS Bank, covering accounts receivable purchase, operating lease, and unbilled receivables across an ~SGD 780Mn book, with end-to-end accountability for pricing, credit risk, structuring, and product P&L.
- Experienced in C-suite and multi-party stakeholder engagement across CFOs, rating agencies, trustees, legal firms, and multinational banks to design and close financing structures.
- International Winner – Top 100, St. Gallen Symposium 2025, Switzerland. Published opinion author in VCCircle and The Economic Times.

PROFESSIONAL EXPERIENCE

DBS Bank | Senior Associate, Structured Trade Product

Mar 2026 – Present

- Owned accounts receivable (recourse and non-recourse) and operating lease receivables financing products end-to-end, spanning commercialisation, pricing approval, structuring, and governance; average book ~SGD 780Mn, ~INR 2,000Cr structured and priced in four months.
- Assessed credit risk on receivable pools, sizing advance rates and dilution reserves and screening debtor exposure against risk appetite.
- Negotiate facility terms directly to protect the bank's credit position.
- Prepared business cases and own product financial performance, including NIMs, revenue growth, and asset book growth.
- Structured and close transactions cross-functionally with Sales, Operations, Technology, and internal/external Legal; manage stakeholders across India and Singapore.
- Ensured regulatory and risk compliance under RBI and Factoring Regulation Act requirements.

CredAvenue (Yubi) Pvt. Ltd. | Sr. Associate, Structured Finance

Aug 2023 – Jan 2025

- Led cross-functional teams to develop and launch structured finance products and securitisation deals worth INR 700Cr+, managing end-to-end lifecycle from credit design to execution and performance monitoring.
- Designed credit enhancement stacks and pool eligibility criteria on rated PTC transactions, sizing cash collateral, subordination, and excess interest spread against target ratings using scenario analysis on originator performance data.
- Negotiated and drafted key documentation (term sheets, DOA, POA, service agreements) with CFOs, rating agencies, trustees, and legal counsel, ensuring compliant execution across multi-party structures.
- Developed innovative Bond-PTC structured product, securitising and financing receivables from bonds through complex yet risk-free tranching mechanisms, expanding investor participation and deepening capital markets
- Led end-to-end execution of a INR 40 Cr. Direct Assignment, covering structuring, due diligence, pricing, and documentation with institutional partners; ensured full compliance with RBI securitisation and digital lending norms
- Originated and executed debt capital transactions, developing CAMs, credit analysis, and pricing strategy; secured INR 100Cr from family offices and HNIs, and built an innovative Bond-PTC structure expanding investor participation.

Morningstar Pvt. Ltd. | Sr. Data Research Analyst

Jun 2021 – Aug 2023

- Analysed global sell-side equity research from top US and Canadian banks to produce consensus earnings estimates (EPS, Revenue, Capex, Net Debt, DPS, LTG).
- Built a Python-based ML extraction tool improving accuracy from 30% to 80%, and enhanced an auto-parser saving 400+ minutes/month; awarded a Spot Award for process transformation.
- Directed multi-week client engagements across India, Canada, and the US, defining KPIs and tracking deliverables for automation and reporting initiatives.

EDUCATION

MBA (PGPM), Finance – S.P. Jain Institute of Management and Research

Dec 2024 – Mar 2026

B.Com. (Financial Markets) – S.K. Somaiya College of Science and Commerce

Jun 2018 – May 2021

ACHIEVEMENTS & THOUGHT LEADERSHIP

- International Winner – 'Leader of Tomorrow', Top 100, St. Gallen Symposium 2025 (Switzerland), selected from 10,000+ global applicants for an idea on green securitisation.
- Opinion Author – VCCircle (2025), 'Private Credit at Crossroads'; The Economic Times (2025), 'Premiumisation and Emerging Markets'. Co-author, Ivey Publishing 2025 business case (PepsiCo–Poppi).
- Writer – That's The Way (Substack) and LinkedIn, on structured credit, capital markets, and cross-border capital flows; 1,500+ Substack views, 250K+ LinkedIn impressions.

SKILLS & TOOLS

- Structured finance, securitisation, trade finance, financial modelling, valuation
- Excel, Python, SQL, Power BI, Tableau, RPA; GenAI and LLM workflows. Certifications: Financial Modelling, Data Analytics, Business Analyst, Scrum.