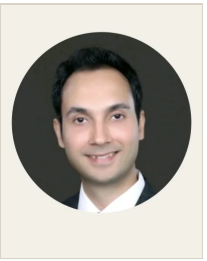
CURRICULUM VITAE · WORLD BANK / ADB STANDARD FORMAT

Abhinav Mayaram

Managing Partner, Aniabh Management and Consultancy Services LLP



Proposed position	As specified in the Terms of Reference for the assignment — Infrastructure Finance Specialist; PPP Transaction Adviser; Financial Analyst / Financial Modelling Expert
Nationality	Indian
Nominating entity	Aniabh Management and Consultancy Services LLP, Jaipur, India
Education	MBA in Finance, Great Lakes Institute of Management, Chennai (2013–2014) BBA in Finance and Investments, minor in Economics, Baruch College, City University of New York (2005–2009)
Countries of work experience	India
Languages	English — excellent (spoken, written, reading); Hindi — native
Current affiliations	Managing Partner, Aniabh Management and Consultancy Services LLP; Chief Executive Officer and Founder, Haveli Anirudh and SmarterCred; Chairman, Anirudh Mayaram Foundation
Base location	New Delhi, India

SUMMARY OF QUALIFICATIONS

Abhinav Mayaram brings over sixteen years of entrepreneurial, management consulting and specialist experience in corporate and project finance, including senior positions at HDFC Bank, IDFC Bank, KPMG and IL&FS Financial Services. He has managed an asset and liability book of approximately INR 5,000 crore (about USD 500 million) and client relationships across oil and gas, petrochemicals, energy and infrastructure.

His project-finance work covers appraisal, credit assessment and the security and repayment structures that determine whether a project reaches financial close, together with financial modelling and transaction support for government and private-sector clients. He now leads the transaction and structured-finance side of Aniabh Management and Consultancy Services LLP, complementing the Principal Consultant's policy and governance depth. He holds an MBA in Finance from the Great Lakes Institute of Management and a BBA in Finance and Investments from Baruch College, City University of New York.

SPECIFIC AREAS OF TECHNICAL EXPERTISE

- **Infrastructure and project finance:** debt structuring for power and infrastructure projects; security packages, covenant design and repayment structures to financial close.
- **Public–private partnerships:** transaction-side appraisal of concession structures, risk allocation and payment mechanisms.
- **Corporate and structured finance:** credit appraisal, financial modelling, and the design of facilities for large corporate borrowers.
- **Corporate banking and relationship management:** management of large asset and liability books and client relationships across oil and gas, petrochemicals, energy and infrastructure.
- **Financial sector and product design:** banking product management, including lending propositions for early-stage and growth companies.
- **Quantitative investment strategy:** design and oversight of quantitative and algorithmic investment strategies.

SELECTED ASSIGNMENTS

IL&FS Financial Services 2009 – 2013	**INR 5,000 million funding facility for a 2,000 MW thermal power project.** Client: a private thermal independent power producer. Member of the team that carried out the project appraisal and

	arranged structured financing from banks, covering the credit assessment, security package and repayment structure.
IL&FS Financial Services 2009 – 2013	**Application of a new financing model in the infrastructure space in India**, in collaboration with a large corporate and the Government of India. Researched inputs and worked as part of the team that built the financial appraisal model for the project and prepared the project memorandum used to pitch the transaction to banks. The structure collateralised the promoter's equity stake in one of his group companies as security for the debt.

EMPLOYMENT RECORD

Aug 2024 – present	**Chief Executive Officer and Founder**, Haveli Anirudh and SmarterCred, New Delhi. Building SmarterCred, a private fund deploying proprietary capital through quantitative and qualitative strategies in domestic and international capital markets; and Haveli Anirudh, a gourmet superfood and wellness brand scaling from direct-to-consumer into retail distribution
2022 – Aug 2024	**Regional Head for North India — Startups**, HDFC Bank, New Delhi. Owned the bank's startup banking proposition for the region, covering lending and the building and mining of a startup business book of approximately INR 6,000 crore (about USD 600 million)
2020 – 2022	**Assistant Vice President**, HDFC Bank, New Delhi. Managed key accounts and a portfolio of large institutions in North India, with oversight of liability-based relationships for the bank
2016 – 2020	**Chief Manager**, IDFC Bank, New Delhi. Led a team of four credit analysts, managing an asset and liability book of approximately INR 5,000 crore (about USD 500 million) and key client relationships across oil and gas, petrochemicals, energy and infrastructure
2014 – 2016	**Consultant**, KPMG, Gurgaon. Advised government and private-sector clients on corporate finance and management consulting mandates, including financial modelling and transaction support in tourism and infrastructure
2009 – 2013	**Associate**, IL&FS Financial Services, a non-banking financial company. Project appraisal and structured financing for infrastructure and power-sector projects, including financial appraisal modelling and the preparation of project memoranda for placement with banks

OTHER PARTICULARS

- Chairman, Anirudh Mayaram Foundation — a charitable foundation funding education for underprivileged children.
- Managing Partner and designated partner of Aniabh Management and Consultancy Services LLP, Jaipur.

CERTIFICATION

I, the undersigned, certify that to the best of my knowledge and belief this curriculum vitae correctly describes myself, my qualifications and my experience. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged.

Signature

Date

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Date of birth and further personal particulars are provided in submission copies where the Request for Proposals requires them.