



Presentation to RAKBANK Business Banking Customers

WEBINAR



IMPLICATIONS OF COVID-19 ON BUSINESSES



TUESDAY,
19TH MAY



12 P.M



RSVP TO
BUSINESSBANKING@RAKBANK.AE

by **Vikram Venkataraman, Vianta Advisors DMCC**



Agenda of the Event

- 12:00 to 12:05 pm Attendees joining
- 12:05 to 12:10 pm Welcome note by
Mr. Dhiraj Kunwar - MD RAKBANK Business
- 12:10 to 12:40 pm Presentation by Guest Speaker
Mr. Vikram VENKATARAMAN - MD Vianata Advisors DMMC
- 12:40 to 01:00 pm Q & A and closure note by the speaker



INTRODUCTION – VIANITA ADVISORS DMCC

- Established in 2010;
- Are a Mid-Corporate focussed financial advisory firm founded by ex-banker, Vikram Venkataraman;
- Vikram is a MA from Oxford University (Phil. & Econ)
- And has worked at HSBC, ABN AMRO, Dubai Bank & Mashreq
- Experience in Corporate & SME Banking, Structured Finance, FI, Factoring etc.
- Vianta works with Businesses in financial advisory



The current situation at banks

- Banks overwhelmed with deferral requests
- Deferrals based on good faith, not cash flows
- Current vs. Post-deferral world – need to understand difference
- Meanwhile **At the Banks:**
 - Revenues affected
 - Liquidity more expensive
 - Provisions rising
 - CB to the rescue – Liquidity & capital relief BUT No profit subsidies

The thinking of banks and reasons for current actions need to be clearly understood.



Great Expectations.....What Banks expect Post Deferral

- Business **not** as usual
- Banks expect you to have a clear idea where you're headed
- Stress testing and proper planning
- Clean up your balance sheet
- Transparency, MIS huge priority
- Approach banks early for restructuring if required
- Owner commitment
- Risk management is key
- Corporate governance



The New World 2022 : How do you prepare?

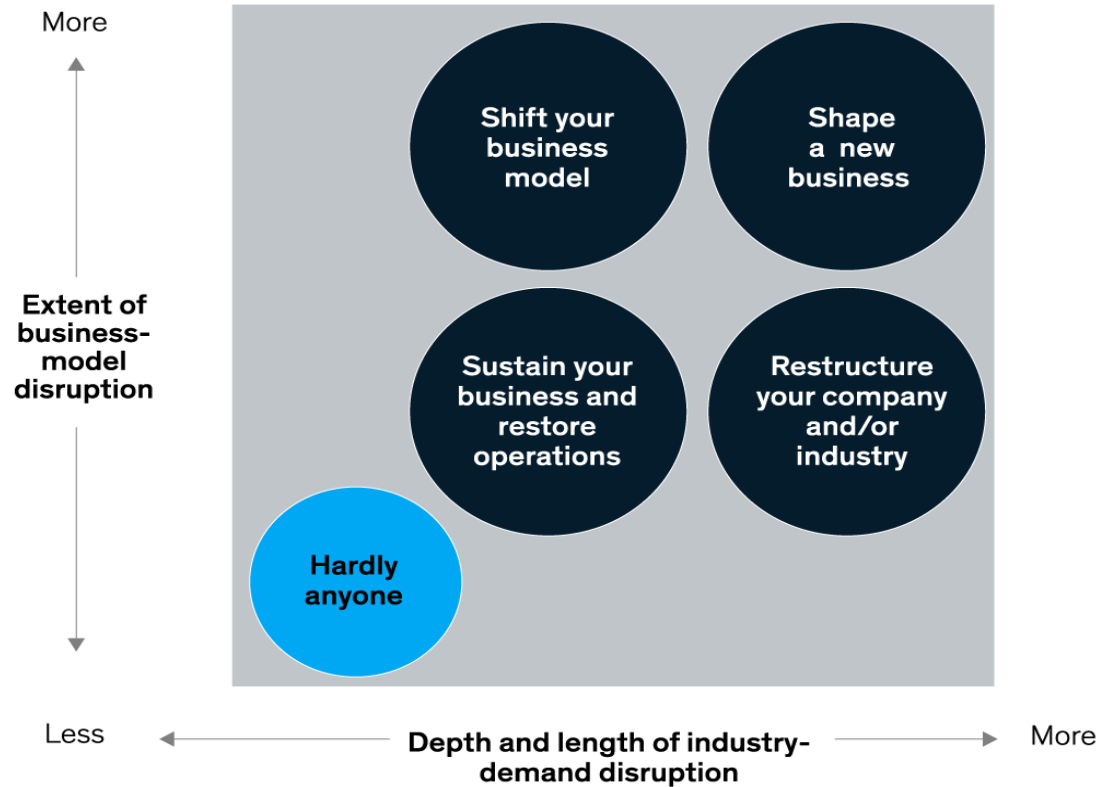
- Step 1: Situation analysis – know where you stand,
- Step 2: List and analyse all drivers of your business: the CHANGES
- Step 3: Multiple scenario analysis across time lines
- Step 4: Stress test capability against each scenario
- Conclusion: Decide your optimal scenario and strategy



Choose your optimal scenario

Choose a strategic direction based on shifting disruption and options.

Broad direction of travel toward next normal





Roadmap to recovery and growth

- Market, Clients, Revenue
- Marketing and channels
- Organisation and people
- Process and technology
- Finance and funding strategy

Why is this strategic exercise important?



- **Contact**

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Question & Answer Session

Thank You

Existing RAKBANK Business customers can write to us at bbcovidsupport@rakbank.ae for any debt relief request and for any other business banking product related information or query write to us at businessbanking@rakbank.ae