

## Licensed Investment Professional at US Capital Global Explains Why Investment Bankers Are Like Financial “Navy SEALs”



*Pankaj Vashisth shares his personal journey from Hollywood and MedTech to licensed investment professional, and explains why it always pays off to be true to yourself and your values.*

At US Capital Global, we are proud to have highly experienced professionals leading our teams. We took the opportunity to interview **Pankaj Vashisth**, Senior Vice President. Mr. Vashisth is a FINRA-licensed investment professional and entrepreneur with over 20 years of experience managing global teams at Fortune 500 companies. Having previously worked with Bank of America, Merrill Lynch, Swiss Re, First Data, and Deutsche Bank, Mr. Vashisth has deep experience in M&A, debt financing, real estate investment, asset management, and risk management.

**Q: As an investment professional with wide experience across industries, especially Tech, how do you see FinTech impacting the financial sector over the next three years?**

A: We need to remember that we have been applying technology in finance and on Wall Street for decades, so the term “FinTech,” which has become fashionable, isn’t describing something new. I wonder sometimes whether the term will still be around by the end of the decade. The combination of Finance and Tech will become so ubiquitous that we won’t need to point it out.

I still remember when we would physically carry data on magnetic tapes between organizations in suitcases. We have come a long way since then, and the financial sector has usually been at the forefront of technological improvement, as we have witnessed in the shift from legacy systems to enterprise to cloud computing. The current developments are in AI, the internet of things, and blockchain, although the appetite for blockchain has waned a little, at least temporarily, with the collapse of FTX.

**Q: What qualities of yours have contributed the most to your professional success?**

A: An indefatigable desire to learn new things. When you step out of your own comfort zone and cross the frontiers of your experience, there is always so much to learn. This quality of curiosity has allowed me to feel at ease in new, uncharted territory. It has served me especially well in finance, an industry that is continually evolving.

**Q: What inspires you the most at this time in your life?**

A: Making a positive change in the world, especially in relation to climate and the environment. At US Capital Global, I greatly appreciate what I will call its “conscious leadership.” The group, which has been expanding rapidly, is aligned internally and externally with a set of values. We are willing to say “no” to companies or projects that are clearly extremely prejudicial to the environment. Likewise, we regularly advise and finance outstanding businesses that are leading positive change in the world.

**Q: You have developed and managed national healthcare programs and worked closely with State and Federal healthcare agencies and regulatory organizations. What led you to pivot to the financial sector?**

A: Healthcare is a broken system that needs to be fixed. On the banking side, though, it works extremely well. By focusing on this side of healthcare I have the opportunity to impact a far larger number of promising, innovative healthcare companies, not just a few. Entrepreneurs and business founders often make mistakes early on with their capital structures, particularly in healthcare. These mistakes can be costly later. By working on the financing side of healthcare, I have the opportunity to support these promising enterprises.

**Q: Previously, you also worked in Hollywood for some years. Has this in any way supported your work at US Capital Global?**

A: Many alternative sources of capital focus on specific industries or provide only one type of specialty finance, such as real estate or receivables financing. At US Capital Global, we are a full-service and industry-agnostic group. We form teams of highly trained professionals with relevant industry expertise to look after specific financing requests from our clients. This ability to finance across industries has allowed me to use my background in film and music production, by helping to structure and provide best-in-class film financing for clients.

**Q: What advice do you normally give to the junior talent you mentor?**

A: In financial services and investment banking, the different parties in a transaction come with divergent expectations and goals. We marry their interests and expectations. I therefore tell junior members of my team not to become overly attached to a particular outcome. So much can shift in the lifetime of a transaction. There is a lot of investigation and due diligence involved, which can impact decisions later on. Also, you are there for both the issuer and the investors—there are clients on both sides. I tell younger members to think of themselves as financial Navy SEALs. As an investment banker or other finance professional, we are thrown into a particular transaction as part of a small, specialized team—much like the Navy SEALs. It's important to remain alert, adaptable, efficient, and effective. Teamwork is everything.

**Q: How do you define a good leader?**

A: Good leaders are able to put themselves in others' shoes. They are empathetic. They understand all viewpoints before making decisions. Importantly, they lead by their own example and transcend their own egos in the service of a greater vision and objective. This also gives them the valuable and uncommon virtues of humility and patience.

**Q: As an investment professional and lifelong entrepreneur, what are some of the main challenges you have experienced during your career, if any? How have you overcome them?**

A: Following a difficult relationship breakup, I sold my stake in our family business in India. I needed to start again and to reinvent myself, so I moved into the large corporate world. Although I was very successful, I felt stifled and the work did not satisfy me. I enjoy and value the freedom to innovate, negotiate, and make a visible difference. This is, of course, something I thoroughly appreciated as an entrepreneur. I think it's important to be true to oneself, and this has certainly helped me in my career to navigate disruptive change and find the pathway that best fits my own personality and talents.

At US Capital Global, this innovative, creative side of mine has an outlet. Every investment opportunity we engage with is different. Of course, there are some elements that remain the same across transactions, but the specifics of each opportunity are unique. This means that each client requires a unique, creative solution, which in turn brings great room for intelligent financial innovation.

**Q: What is your definition of success? How do you measure it?**

A: For me, success is when you close your eyes and look back over your day or week and can see that you made a positive difference in some way: you helped others, you followed your values and principles, you contributed in some way to make the world a better place. The yoga texts of India, such as the Bhagavad Gita, speak of a continuous battle between the devas and the asuras, the forces that nurture us and express our higher self and the forces that diminish us and bring out our lower self. Success for me is nurturing the best in me and in others.

**Q: Having previously worked with a wide range of large financial institutions, what stands out about US Capital Global?**

A: US Capital Global genuinely empowers all ethnicities. There is true diversification, not just the appointment of a Chief Diversification Officer. Also, as I mentioned previously, the group's bankers are like Navy SEALs, operating in small teams. There is great diversity in the opportunities that come to the firm. US Capital Global is growing rapidly, and the group really understands the international dimension of transactions. It's an exciting place to work and grow.

**To learn more about US Capital Global, email Pankaj Vashisth, Senior Vice President, at [pv@uscapglobal.com](mailto:pv@uscapglobal.com) or call +1 415-889-1034.**