



Q&A

Ronelle Singh

Principal: Syndication and Distribution

Q: Where did your finance journey begin, and what led you to pursue a career in this space?

A: My journey in the financial markets started back in 1998 at a state-owned company called the Trans-Caledon Tunnel Authority (TCTA). I was responsible mainly for the funding and management of the Lesotho Highlands Water Project. Over my 13 years at TCTA I held various positions, from accounts clerk to junior dealer and eventually dealer strategist. Funnily enough, I initially applied for a receptionist position, but during the interview the CFO saw potential in me for a bigger role. That moment was a game-changer for me. I joined Nedbank in 2008 and have since moved up to my current role as Principal in the Syndication and Distribution Team, specialising in bond distribution.

Q: What motivates you in your role at Nedbank Corporate and Investment Banking, and what do you enjoy most about your work?

A: I'm a people person, so interacting with people from diverse groups and cultures really excites me. I love connecting borrowers and investors, structuring transactions that benefit everyone involved. My role is dynamic, allowing me to engage with C-suite executives, senior government officials, and various stakeholders, giving me a unique perspective on the financial markets. It's incredibly fulfilling to make a difference in the institutional market by providing much-needed credit. Plus, I enjoy the challenge of finding common ground between clients and investors, ensuring successful transactions.

Q: What does a typical day look like for you in managing bond distribution?

A: My day revolves around networking and relationship management. I spend a lot of time on the phone with investors, gathering market insights, discussing trends, and spotting transaction opportunities. While I'm part of a larger team, the bond distribution aspect is primarily my responsibility. Recently, I brought on a new team member to share my knowledge with and ensure continuity. Mentoring and investing in people is a big part of my job, and it's something I'm passionate about.

Q: How have you navigated the challenges of working in a traditionally male-dominated industry?

A: Navigating a male-dominated industry means leveraging my unique perspectives and experiences. I always make sure my voice

is heard. Preparation is key; I do thorough research on clients and their needs to guide conversations practically. Strong female role models, like my former CEO at TCTA, inspire me. She showed me how to own my space confidently. It's about continuous learning, being adaptable, and asserting my expertise.

I've been part of the Nedbank team that has received many awards such as the Investment Bank of the Year Award at the Environmental Finance Impact Awards 2021 for a R2 billion tier 2 issuance that was linked to a Sustainable Development Goal (SDG), and the Local Currency ESG and Sustainable Finance Deal of the Year Award at the Bonds, Loans and Sukuk Africa Awards 2022 in recognition of our issuance of a R910 million SDG-linked subordinated additional tier 1 capital instrument. Also, I was a Nedbank Top Achiever in 2015 and Corporate and Investment Banking Top Team Achiever in 2022.

My personal story is one of resilience and determination. I empower and mentor other women and always strive to create opportunities for growth and development. I embrace my authenticity – bringing my whole self to work and leading with integrity, empathy, and inclusivity – and hope to inspire others to do the same.

Q: How do you balance your professional responsibilities with your personal life?

A: Balancing professional responsibilities with my personal life is crucial for sustained success and well-being. To achieve this balance, I prioritise self-care, set boundaries and lean on my support systems. Running has become a major part of my life and a way to de-stress. I've completed 2 Comrades Marathons and a few ultra-marathons, which has taught me about endurance, building mental strength, resilience and learning from failure. Setting boundaries is also crucial: I've learnt to say no when necessary to maintain a healthy work-life balance.

Spending time with my family, especially my 2 daughters and my beautiful granddaughter, and enjoying moments of doing nothing are equally important to me. These activities help me recharge and maintain perspective.

Q: What advice would you give to a young woman aspiring to enter your field?

A: Invest in yourself and your career. Embrace continuous learning and don't be afraid to be vulnerable and ask questions. Curiosity

and adaptability are key traits. Building strong relationships and networking with industry peers are essential since much of our work relies on these connections. Lastly, own your successes and use them to build your narrative. Recognise your achievements and let them speak for themselves.

Q: If you could change anything for yourself and your team, what would it be?

A: For myself, I wish I had been more assertive in owning my successes earlier in my career. It's important to acknowledge and communicate your achievements confidently. For my team, I would create an environment that supports psychological safety, encouraging open and honest conversations. I would also dispel the negative narrative around failure, promoting it as a stepping stone to success. Lastly, I would focus efforts on fostering an inclusive environment that empowers and encourages younger colleagues entering the bank to engage in open dialogue and ultimately feel valued in their respective roles.

Fun facts

I am a 2-time Comrades Marathon finisher, having completed my second race this year. My running journey started in May 2021, and I've since completed a few ultra-marathons and a few trail marathons too, with the Lesotho Ultra Trail being the most memorable. Running has become my absolute joy and a great way to de-stress.

My family and friends often ask me what's next after Comrades. My sights are set on climbing the legendary Mount Kilimanjaro. I thrive on challenging myself beyond my comfort zone, always testing my physical and mental limits. My colleagues would describe me as ambitious, hardworking, and strong-willed.

