



Q&A

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Career journey and navigating the deal room

Looking back at your career, what do you consider your 'defining deal' – the one that tested you the most or reshaped how you view your capabilities?

I've been fortunate to work on several innovative and first-of-their-kind transactions. However, one deal stands out as my defining transaction: a structure combining debt and derivative instruments to provide foreign currency funding to a client.

It was the first transaction of its kind within our context and required coordination across multiple disciplines, including product structuring, new product approval, tax, regulatory, legal and risk workstreams. What made it particularly impactful was not only its complexity and innovation, but also the uncertainty surrounding its feasibility. There was understandable scepticism among some internal stakeholders about whether it could be successfully implemented within the relevant regulatory, legal and risk frameworks.

Navigating these challenges required a strong understanding of the client's commercial objectives, a willingness to challenge conventional thinking and close collaboration across specialist teams. I was fortunate to work in an environment that encouraged innovation and supported the development of bespoke client solutions. Rather than dismissing the concept because it had not been done before, we focused on understanding and managing the risks.

This created an opportunity to work through complex technical issues, align stakeholders and ultimately deliver a solution that met the client's needs while remaining within the bank's risk appetite. Beyond the transaction's success, its lasting significance was the precedent it established. It demonstrated what could be achieved through innovative thinking and cross-functional collaboration and laid the foundation for subsequent transactions built on similar principles. These structures have continued to evolve in response to changing client needs and market conditions.

Can you take us inside a high-stakes negotiation? How do you maintain composure and command authority when the tension in the room is palpable?

Throughout my career, one principle has consistently helped me maintain perspective: every party at the table is managing its own risks, objectives and stakeholder expectations. Understanding the other party's pressures and constraints often reveals the

real drivers of the negotiation and helps move discussions from positions to solutions.

Maintaining composure comes from focusing on the facts, the desired outcome and the long-term relationship rather than the emotion of the moment. I am also mindful that I represent a major financial institution, which requires professionalism, sound judgement and discipline at all times. When timelines are tight and commercial interests significant, negotiations can become highly charged. In those situations, I remain objective, listen carefully and keep discussions focused on the issues that matter.

Authority is not established by being the loudest person in the room, but by being well prepared, technically credible and consistent. A deep understanding of the transaction, its risks and the available solutions creates confidence and enables constructive engagement, even when challenged.

If tensions rise, stepping back to reassess can be more valuable than forcing an immediate resolution. A short pause can create space for a more rational discussion and a better outcome. Preserving the integrity of the transaction and maintaining strong client relationships are often more important than avoiding a temporary delay. Successful negotiations are not about winning a single point, but achieving a sustainable outcome that all parties can support.

AI has significantly accelerated the pace of due diligence, compressing timelines that used to take months into weeks. How does this hyper-speed environment change your risk management strategy and pressure during a transaction?

AI has accelerated certain aspects of due diligence, particularly the sourcing, aggregation and analysis of information that previously took weeks or months to compile. However, in real estate principal investments, the nuanced and asset-specific nature of transactions means due diligence still relies heavily on professional judgement and experience.

AI adds the most value by providing rapid access to relevant data and insights, enabling teams to respond more efficiently in a fast-paced environment. Rather than changing my risk management approach, it allows me to spend more time on transaction structuring, technical considerations and stakeholder engagement. This helps ensure that, despite compressed timelines, key risks are identified, assessed and appropriately managed. 📌

