



# SWATHI SINGH

Growth Catalyst | Director | Credit Underwriting & Administration  
Strategic Financial Planning | Accounts & Finance

## CONTACT

+91 7838195810

orders@resumewriterindia.in

## SKILLS PORTFOLIO

### STRATEGY AND VISION

Strategic Financial Operations  
Policies and Procedures  
Financial Feasibility Analysis  
Financial Projection and Forecasting  
Process Enhancement  
Consultancy and Advisory  
Vendor Management

### BUSINESS PROCESS

Accounts & Finance Management  
Financial Planning  
Reporting  
Costing & Budgeting  
Working Capital  
Audit Facilitation  
Budget Formulation  
Return Filing  
Process Enhancement and  
Automation  
Risk Assessment / Financial Recovery  
Management Control Systems  
Statutory Compliance  
Cash Flow Optimization  
Variance Analysis  
Credit Administration

### STRATEGIC RELATIONS

People Management  
Stakeholder Management  
Resource Optimization  
Key Account Management

## PROFILE SUMMARY

An innovative, profit-oriented Senior Leader brings to the table over 11 years of experience in implementing cost-effective financial strategies with a prime focus on Financial Operations & Planning, Credit Underwriting & Administration, Loan Sanction, Fund Syndication, Accounting Operations, Costing & Budgeting, Statutory & Legal Compliances.

Currently spearheading as a Director – Finance with On Messagewall Pvt. Ltd. Possess a strong ability to isolate problems, analyze data and drive business strategies, decisions and solutions. Gifted with superior interpersonal, communication & analytical skills with innate ability to work in unison with team members & stakeholders.

## PROFESSIONAL FORTE

- Adept in designing and implementing Corporate Policies & Procedures and yearly projections, to meet company's long- and short-term financial needs and enhance operational efficiency.
- Thorough exposure in credit administration of high-value portfolios of corporate and individual clients while managing Credit Appraisals, Risk Analysis, Documentation, Sanction and Post-Sanction Follow-ups.
- Deft in executing credit operations pertaining to all types of Personal and Home Loans with distinguished ability to analyze loan proposals and finally disbursement of loans.
- Adroit in Financial Planning / Re-structuring, Budgetary Control, Evaluating and Implementing Internal Controls and ensuring compliance with the law and other statutory requirements.
- A keen analyst with exceptional relationship management and negotiation skills with proven abilities with other departments and regulatory authorities. Proven ability to build relationships with Auditors, Consultants, Clients and Stakeholders.

## TANGIBLE IMPACT

- Expert in creating scalable financial / business models & expanding business for the company from scratch and catapulting them towards profitable business ventures & increased revenue growth.
- Played a stellar role in introducing costs control measures in ensuring a drastic reduction in cost and overheads.
- Responsible for creating detailed budgets and financial forecasts that would achieve 120% growth in revenues consecutively over 5 years, while keeping expenses at historical levels.
- A keen analyst with exceptional relationship management and negotiation skills with proven abilities with other departments and regulatory authorities. Proven ability to build relationships with Auditors, Consultants, Clients and Stakeholders.

**Director Finance**  
**abc Pvt. Ltd.**  
**(Commercial Communications)**

**Since 2002**

## **Financial Strategy & Planning**

- Maintain an in-depth understanding of key drivers of the business to derive clear analyses of the ongoing financial performance of operations with regards to Reporting, Accounting and Financial Controls management.
- Accountable for implementing operational guidelines of the company, developing and administration of internal policies, procedures and audit control to ensure cost-effective and efficient methods.
- Expertise in identifying areas of strength & weaknesses in financial functions, driving controllership and managing systems effectively to improve efficiency, increase cost-saving, productivity & bottom line.
- Assessing and reviewing financial trends, costs, revenues, financial commitments and obligations to project future revenues and expenses.
- Managing financial performance, accounting records, evaluating and managing risks, overseeing accounting operations, analyzing financial data, monitoring expenditure, forecasting revenue, auditing processes and ensuring the accuracy of financial information.
- Creating a bottom-line impact and formulating sound financial strategies, implementing proper internal controls, achieving organizational targets and developing financial plans that support organizational strategy.

## **Credit Underwriting & Administration**

- Responsible for conducting detailed research on the financial history of businesses and individuals to determine creditworthiness and evaluate financial information and risks prior to granting loans to businesses or individuals.
- Determine whether loans should be extended to loan applicants by evaluating the information provided by potential borrowers, such as their financial liabilities, credit history, employment, and income, to determine the risks of extending credit to them.
- Review and verify income statements, tax returns and other financial documents presented by clients and prospects to develop a borrower's profile and arrive at a credit recommendation.
- Prepare loan applications, credit modifications, and loan extensions for commercial / individual customers. Conduct compliance review with the lending policy, previously approved terms, conditions and documentation standards, loan covenants, undertaking an assessment of their risk profile and estimating the relative profitability of the relationship to the organization.
- Undertake research to be abreast with economic trends, industry analysis, regulatory requirements, and business and trade publications which could impact credit risk and / or the probable success of current customers and applicants.
- Represent the credit department at loan committee meetings responding to questions regarding the analysis of individual credits; modify credit packages to represent the committee's final approval, as well as communicate senior management's comments and requests of the commercial underwriting department to other staff members.

## **Accounting and Finance Management**

- Spearheading efforts across conceptualizing and implementing accounting / financial policies and principles while tracking systems for various functional areas while ensuring compliance with relevant standards & procedures.
- Handling and managing the entire gamut of functions pertaining to accounts and finance including preparation / finalization of accounts & Statements viz. Trial Balance, P&L Account, Balance Sheet, and handling accounting transactions, ensuring adherence to accounting standards.
- Expertise in formulating various reports including details of outstanding payments, waste reports, debtors list and MIS reports for monitoring movement of key business indicators to facilitate decision making and fruitful dissemination of information.
- Facilitating timely audits (Statutory Audit, Tax Audit & Internal Audit) to express an opinion on the organization's financial statements as per Indian GAAP.

## EARLIER ASSIGNMENTS

---

ICICI  
Assistant Manager  
Credit (Home Loans)

June 2002  
April 2002

- Leveraged opportunities to bring down the Audit queries from 7.85% to low as 1.5%.
- Distinction of being hired to process rural area loans (15%), was promoted to handle urban area coverage of 55%.
- Spearheaded efforts across the entire gamut of credit functions including credit appraisal, putting up recommendations, getting sanction, setting up of credit limits, pre-payment / repayment of credit limits as well as post-sanction follow-up and recovery.
- Responsible for the assessment of requirements and recommending / sanctioning loan depending on repayment ability of the corporate / individual.
- Ensured creditworthiness of applicants after analyzing financial statements and credit documents and presenting recommendations for higher management.

## ACADEMICS

---

2003: Master in Finance Management: Finance from Pondicherry University, Pondicherry

1999: Bachelor of Commerce: Commerce from University of Madras, Chennai