

Shashank Singh

Senior Consultant - Banking

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A target-driven banking consultant with over 9 years of experience in Underwriting in Corporate Banking Division targeting challenging opportunities in credit risk and compliance with a reputed organisation
Location Preference: Bangalore

Key Skills



Validating Functional Requirement

Translating Business Requirement

AML Regulations & KYC Best Practices

Due Diligence

Customer Relationship Management

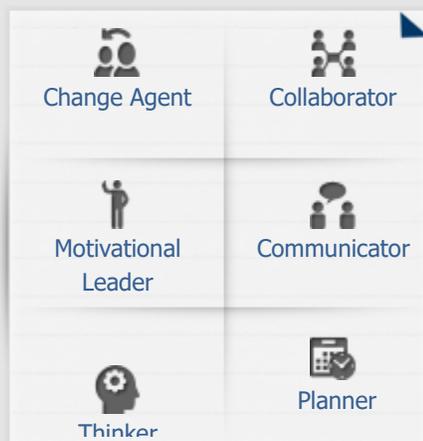
Financial Performance Evaluations

Risk Assessments & Control

Trends Analysis

Liaison & Coordination

Soft Skills



Profile Summary

- A focused banking professional with 10+ years of experience in consulting in **Corporate Banking**.
- Hands-on experience of **assessing the viability of credit lending proposals from credit as well as risk perspective** based on institutionalized processes and dynamic **market information/economic trends**
- Effective in **assessing working capital, funding** & analyzing **sourcing & raising of investments** from the analysis of project investment reports, financial results for feasibility and viability to enter and exit as well as optimizing quality of portfolio
- Skilled in **loan administration** (ratings, appraisals, documentation, approvals) with **business process excellence** in conceptualizing and implementing measures to keep uncollectible at the lowest levels
- Strong experience in **Anti-Money Laundering, and Know Your Client checks/ compliance**; skilled in determining **the credit worthiness** of a customer, **due diligence procedures** including the review of **KYC documentation, public record research & other procedures**
- Efficient in managing **the data analysis** to understand the **solvency, liquidity position & repayment capacity** of the entity in **compliance with regulatory objective** and business risk parameters
- Outstanding success in **building and maintaining relationships with major clients**, establishing large volumes, high profit accounts with **excellent levels of retention and loyalty**
- Capability to **establish a genuine rapport** and maintain a long-term empathy with clients through accurate assessment of their needs and priorities

Career Timeline



Education

Work Experience

Nov'19 – Till Today

- ❖ MBA (International Business) from Christ College, Bangalore, in 2011,
- ❖ B.Tech. (Electrical & Electronic Engineering) from St Joseph Engineering College , Anna University, in 2008

Marlabs – Delivery Division as Senior Consultant

Role:

- ❖ Translates business requirements into user stories and validate Functional Requirement Specifications in accordance with approved IT Architecture. Provides feedback on the efficiency and effectiveness of the business processes.
- ❖ Develops and provides required user training for the implemented application. Collaborate with Business, IT Business Partners, Architects and Tech Leads to elaborate on the requirements.
- ❖ Understands how the IT solution supports the Business Process E2E. Has process and IT landscape expertise on Sector level Specializing in Fintech Solutioning.

Achievements:

Project: UK Based Bank [Cloud lending Implementation [Q2]]

- ❖ Requirement Gathering
- ❖ Building User Story.
- ❖ Building the BRD Document & getting the Timely Signoff from the client.
- ❖ Loan Servicing Module customization as per the Requirement. [As – IS, To – Be]
- ❖ Created Custom Reports for the Regulatory reporting as per the UK Financial authority submission.
- ❖ Acted as a role of Tester as well to draft the Test Scenario and evaluated the same.
- ❖ Designed and prepared API Flow custom solutioning for the External Payment Gateway [Go Cardless] integration [As – IS, To – Be]
- ❖ Designed and prepared custom Flow for the External GL [General Ledger] Accounting Tool SAGE/Hypertext integration
- ❖ Set up the GL [General Ledger Accounting] in the Cloud Lending Loan Portal as per the customer accounting practice. [As – IS, To – Be]

Project: Singapore Client [Cloud lending Implementation [Q2]]

- ❖ Requirement Gathering
- ❖ Building User Story.
- ❖ Building the BRD Document & getting the Timely Signoff from the client.
- ❖ Loan Servicing Module customization as per the Requirement. [As – IS, To – Be]
- ❖ Created Custom Reports for the Regulatory reporting as per the UK Financial authority submission.
- ❖ Acted as a role of Tester as well to draft the Test Scenario and evaluated the same.
- ❖ Designed and prepared API Flow custom solutioning for the External Payment Gateway [Go Cardless] integration [As – IS, To – Be]

Project: US Client [Cloud lending Implementation [Q2]]

- ❖ Requirement Gathering
- ❖ Building User Story.
- ❖ Building the BRD Document & getting the Timely Signoff from the client.
- ❖ Loan Servicing Module customization as per the Requirement. [As – IS, To – Be]
- ❖ Implemented the New Architectural sketch for Sikka Integration to solve the customer (CFI) issue of reducing the overall time required in processing the new records.
- ❖ Implemented the New Architectural sketch for having an inbuilt exception logic for loan processing.

Dec'17 –Nov'19

- **Blog: “Open Banking” & “Is Leasing the New way of Lending?”**
- **White Paper: “Reimagining Mortgage Industry in US Post Covid-19”**
- **White Paper: “Growing Era of Digital Payment”**

**Mizuho Bank - Corporate Banking Division as Assistant Vice President
Role:**

Managing Renewal (Cash Flow Preparation)/ New Credit proposal for Large Corporate with a turnover of over INR 300 Cr.

- Conducting Customer Due Diligence Check including KYC (PEP Check, UBO Check) renewal for the corporate client determine their risk rating
- Monitoring and tracking AML data received to support the case review; liaising with clients and colleagues, gathering necessary information for cases to be completed in a timely manner. Coordinating ECB (External Commercial borrowing) including Form 83 filling to ECB- for client
- Performing business & industry risk analysis, studying the qualitative and quantitative aspects of a credit analysis and calculating the ratios for selected company
- Analyzing the rating agency methodology and public ratings, studying the ratios in context with the business & industry analysis and drawing conclusions on the historical data

Jun'15- Nov'17

Recognized for achievement the Highest Revenue for Q1 & Q3 in 2014

Rising Mortgage Champion Award for 2011

Recognized from Regional Banking Head on achieving the Highest Revenue for Q3 & Q4 in 2011

**Axis Bank, Bangalore Manager-Corporate Banking
Role:**

- Studied financial performance and credit risk of lending to small and middle market companies to determine potential lending liabilities
- Safeguarded that the financial transactions are always under control and the transactions adhered to the Know Your Customer (KYC) and Anti-Money Laundering (AML) norms
- Collected and documented data, including alert, investigation, or Suspicious Activity Report (SAR) history; Know Your Customer (KYC) information; relevant account and transaction data; plus any other required information to assist the investigation
- Developed cash flow analysis and calculated debt service and debt coverage ratios
- Deepened the existing Liabilities & Asset Portfolio for the bank, through regular interaction with the customers and regularly monitoring delinquencies
- Analyzed the existing capital structure and determined the appropriate financing alternatives for the target company

Achievements:

- Developed new portfolio and successfully added new clients
- Increased revenue by cross selling of products like Cash Management and Treasury Services – garnered larger share of the customers’ wallet

2013- Jun'15

**Standard Chartered Bank, Bangalore as Manager
Role:**

- Recognized the off-balance sheet risks and quantified them
- Managed reconciliations and performed a cash flow analysis
- Forecasted the key value drivers and their impact on company's future performance
- Determined the appropriate financing alternatives for the target company and analyzed the existing capital structure

Apr'11- Dec'12

**ICICI Bank, Bangalore as Assistant Manager
Role:**

- Analyzed financial information (e.g. financial statements, financial ratios, interest payments), risk management, portfolio management
- Identifying & mitigating risks associated with achieving the bank’s business plans developed, monitor and communicated performance against key success metrics

 **Trainings & Certifications**

- **Certification: Successfully Completed “Salesforce Certified Administrator (SCA)”**
- **Certification: Software development: Better Requirement Gathering Skills by Udemey**
- **Certification: Machine Learning Foundation by Great Learning**
- **Certification: Cloud Foundation by Great Learning**



IT Skills

- Microsoft Excel
- Finacle & Finn One
- Programming Skills in C, C++



Personal Details

Date of Birth:

13th September, 1985

Languages Known:

English, Hindi

Address:

House No 929, Vijaya Bank Colony Bangalore

Marital Status:

Married