

SANTHIYA SUNDARARAJAN

santhiya.csc1996@gmail.com 8903377942

SUMMARY

Highly skilled and motivated **Financial Analyst** with 5 years of experience in **Commercial Lending Services**. To perform data analysis, data validation, data accuracy and Pre-Underwriting Services.

EXPERIENCE

Dec 2022 – May 2023 VKP Sheet Metals and Pvt Ltd

- Assisting Managers in their daily task of running projects. Maintaining & Monitoring project schedules, budgets and expenditures.
- Reporting project status on Weekly Basis. Follow up with clients to obtain previous projects payment & bills
- Analysis of project timeline & Budget and Negotiating Price and terms to fit into budget
- Follow-up with vendors to deliver the material at site on time and also with finance department for payment process.

Jan 2018 - July 2022 eNoah I Solution India Pvt Ltd

- Have experienced in **Commercial Lending & Mortgage Services** is an executive role.
- Have experience in end to end pre-underwriting of **Commercial loans** which includes Cash flow analysis, Business & guarantor info validation, Credit appraisal, Social Media research, SOS & OFAC check, financial statement analysis etc.
- Using workflow tool as **Salesforce (CRM)**, inputs bank details in Excel like opening/closing balance, deposits, withdrawals, negative days, OD fees, daily balances etc.
- To setup **loans** in client's CRM using the signed application & supporting documents provided by the brokers and sales team.
- Using online tools to verify the client business information including business name, place of business, time in business, ownership, OFAC check etc.
- Checking Primary & Secondary websites of business.
- Industry research is performed to ensure good understanding of the industry/domain that the borrower belongs to.

SKILL SETS

- | | |
|------------------------|-------------------|
| • Commercial Lending | Lending Services |
| • Investment Banking | Loan Underwriting |
| • Bank Analysis | Business Research |
| • Data Updating | Data Validation |
| • Website Research | Underwriting |
| • Tool Monitoring | Team Handling |
| • MS Excel | MS Office |
| • KYC Verification | KYC Update |
| • Project Coordination | Order Processing |
| • Procurement | Report Generation |

STRENGTHS

- Ability to work in rotational shifts
- Ability to handle different kind of projects & problem solving skills
- Punctuality

EXTRA CURRICULAR ACTIVITIES

- Achieved in the Event **DEBUGGING CLUSTER “2K17”** and also secured Second Place.
- Won Third prize in the **District Level** Drawing Competition at 2009 organized by **Vibgiyor Kalai Ilakiyakalagam**

HOBBIES

- Reading Books
- Listening to music
- Painting & Drawing

ACADEMIC RECORD

Course	Institution	Year of Completion	Percentage
BSc (Computer Science)	Government Arts College, Coimbatore	2017	70
HSC	Sri Gopal Naidu HSS, Coimbatore	2014	73
SSLC	TNGR MML HSS, Coimbatore	2012	84

PERSONAL DETAILS

Address	17/6B West Street, Neelikonampalayam Coimbatore, Tamilnadu, 641033
Date of Birth	24/10/1996
Gender	Female
Nationality	Indian
Marital Status	Single
Languages Known	English, Tamil

DECLARATION

I hereby declare that the information given above is correct and true.

SANTHIYA SUNDARARAJAN