

# ANUBHAV SINGH

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Location Preference: Ahmedabad / Gandhinagar

A multi-faceted professional with expertise in understanding operational & frontline nature of credit & collections job and prioritizing various tasks & deliverables as required by customers & management, targeting assignments in **Credit Underwriting, Operations & Administration / Branch Banking Management** with a reputed organization

## CORE COMPETENCIES

*Credit Operations*

*Branch Banking Management*

*Risk & Fraud Analysis*

*HNI Customer Management*

*Compliance Management*

*Process Enhancement / Improvement*

*Cross-functional Collaboration*

*Reporting & Documentation*

*Team Management & Leadership*

## PROFILE SUMMARY

- Competent professional with record of **over 7 years**; led Trade Finance, Corporate Advances, Commercial & SME Advances, Retail Advances, and Agricultural Advances and Branch Banking
- Administered credit risk process that ensured loan quality, reduced delinquencies & mitigated losses; improved operational efficiencies and cost controls that strengthened profitability
- Showcased excellence in interfacing with clients, suggesting viable loan solutions, cultivating relations with them for securing repeat business and ensuring quality delivery to the clients
- Skilled in implementing strategies for boosting business with a view to penetrate new accounts and expand existing ones for meeting pre-determined business objectives and targets
- Hands-on experience in conceptualizing policy guidelines, managing credit appraisals involving verification & sanction of credit limits
- Expanded customer base by advertising bank products to customers and supported a large volume of accounts
- Developed & implemented organizational system that enhanced monitoring of branch cash controls, regulatory compliance & security
- Equipped with problem-solving methodologies coupled with high drive to work towards new challenges; strong communication skills with proven capability to work in diverse cross-functional team

## ORGANISATIONAL EXPERIENCE

*Since Mar'17 with Axis Bank Limited., Ahmedabad as Manager (Credit Operations)*

### Key Result Areas:

- Managing documentation for various working capital limits like CC, OD, Bill Discounting (Inland & Foreign), Letter of Credit, Pre-shipment & Post-shipment Credit, FCTL (Foreign Currency Term Loans), Bank Guarantees (Inland & Foreign SBLC)
- Organizing industrial visits for inspection of stocks & machinery installation; maintaining documents pertaining to Central & State Government Subsidy Schemes like TUFs & CLCSS
- Preparing documents on Memorandum of Entry (Registration of Mortgage at SRO Office), Declaration & Confirmation Deed (Mortgage Creation Document) along with Release Deed and analyzed legal & valuation reports
- Supervising approval of loan proposals & sanctioning credits after appraising solvency status & verifying documents as well as post sanction follow-up and disbursement of loan
- Framing policies for credit risk management through suitable underwriting templates & rating tools for loans and corporate credit exposures; creating operational risk management and fraud control techniques
- Appraising loan proposals & scrutinizing relevant documents before sanctioning / disbursing; ensuring compliance with standard policies and analyzing various risks associated with a product to mitigate them
- Assessing the creditworthiness of the prospective customers to extend financing facility after studying client's portfolio details and taking adequate steps to ensure timely receipt of recovery
- Devising and implementing policies/procedures for all-round development of banks as well as reducing overall costs to the branch through various means
- Following customer centric approach for addressing client priorities and resolving escalation within TAT, thereby attaining high business & compliance score
- Coordinating with various departments/branches for smooth execution of the activities; ensuring smooth & complaint free branch functioning

### Significant Accomplishments:

- Helped to minimize losses to company by maintaining delinquency levels under 1%; maintained and established credit lines for new and existing accounts; performed financial statement analysis for all accounts over INR 10 lacs
- Managed portfolio of private and public companies with credit lines between INR 1 Crore to INR 150 Crores; prepared annual and semi-annual reports for management/ lead banks in RBI prescribed format, justifying credit lines exceeding INR 50 Crores
- Extended INR 200 million in credit with bad debt of 0.57%; retained a compliance level at or above 99%

- Achieved 99.9% customer satisfaction through clear communication & constant follow-up with the customer in 2018-19

## PREVIOUS EXPERIENCE

***Feb'16 – Mar'17 with HDFC Bank, Wholesale Banking Operation Office at Ahmedabad as Deputy Manager (Trade Finance Operations)***

### Significant Accomplishments:

- Administered Trade Finance Operations as Authorizer (Deputy Manager) - Wholesale Banking Operations; scrutinized trade finance documents including Bill of Lading/Airway Bill, Certificate of Origin, Insurance Certificates, Dangerous Goods certificates, Export License, Proforma Invoice/Commercial Invoice, Packing List, Bill of Entry, and Shipping Bill
- Scrutinized documentation pertaining to Pre-shipment & Post-shipment Credits and its Disbursement along with import documentation like Bill of Entry, Bill of Lading/ Airway Bill, Validity of Import License, Checking of HS Codes
- Released payments on import documents; checked LOU received from the foreign banks/foreign branch of Indian banks & prepared swift messages for LC & BG/SBLC, import/export payment confirmation/discrepancies

***Jan'12 – Jan'16 with The Karur Vysya Bank Limited, Ahmedabad and Nandyal (AP) as Assistant Manager***

### Significant Accomplishments:

- Led various departments like Corporate, Commercial & SME and Retail & Agricultural Loans; prepared loan documents for disbursement & renewal of loan facilities, availed by Corporate/SME Borrowers
- Checked loan documents, legal & valuation reports, stock statements, arrangement of buyers credit and LOU; studied revenue related documents, prepared mortgage & release documents
- Acted as Trade Finance Officer, checked trade finance and export & import documents like Bill of Lading/Airway, Certificate of Origin, Insurance Certificates, Dangerous Goods Certificates, & Shipping Bill
- Analyzed pre-shipment & post-shipment credits & disbursement, performed checking of import documentation like Bill of Entry, Bill of Lading/ Airway Bill, Validity of Import License, HS Codes Checking, Releasing Payments on Import Documents
- Worked as Appraisal Officer in RLPC(Retail Loan Processing Cell) of Gujarat Region of the bank.
- Worked as Branch Operations Officer for Agricultural/Gold Loans at Nandyal Branch (AP)
- Managed disbursement of Warehouse Receipts Loans & Gold Loans, by calculating margins as per stipulated guidelines of bank and maintained documents, required for Warehouse/Gold Loans

## ACADEMIC DETAILS

- Post Graduate Diploma in Financial Management** from Narsee Monjee Institute of Management Studies University in 2019
- BE (Electronics & Telecommunication)** from Nagpur University in 2008
- CAIIB, conducted by Indian Institute of Banking & Finance in 2017
- JAIB, conducted by Indian Institute of Banking & Finance in 2015

## CERTIFICATIONS

- Trade Finance, conducted by Institute of Banking & Finance in 2016
- SME – Finance, conducted by Indian Institute of Banking & Finance in 2013
- BCSBI, conducted by Indian Institute of Banking & Finance in 2014

## PERSONAL DETAILS

**Date of Birth:** 16<sup>th</sup> June 1986  
**Languages Known:** English, Hindi, and Gujarati  
**Address:** A-502 Shreedhar Hills, Behind Sharan Sapphire, Near Ratnam Coral, Koteswar Road, Motera -380005