

SWAPNIL SAXENA

5+ years of experience in the Finance industry with a Master degree in Management
Expertise in Consulting, Credit analytics, Risk monitoring and Strategic account management

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in swapnil9126



Core Competencies

Financial Management	●	●	●	●	●	Relationship Management	●	●	●	●	●
Sales & Negotiation	●	●	●	●	○	Risk Analysis	●	●	●	●	○
Strategic Planning	●	●	●	●	●	Credit Assessment	●	●	●	●	●
Portfolio Management	●	●	●	●	○	MIS & Reporting	●	●	●	●	○

Professional Experience

Punjab National Bank; Lucknow, India

Aug'21-Present (3 months)

Senior Credit Analyst

Credit Assessment | Risk Analysis | Financial Modelling | Due Diligence | Underwriting | Collection Management

- Preparing financial spreads that are consistent, error-free and in line with classification parameters in the bank
- Providing concise and relevant financial analysis by clearly identifying risks
- Ensuring reviews are completed prior to due date and are error-free
- Interacting and following-up with clients on required information and clarifications
- Adhere to the risk management guidelines of the bank and RBI
- Ensuring that irregularities/ excesses in the portfolio are kept under control. Developing and maintaining a detailed knowledge of industry sectors within the customer portfolio
- Controlling and managing the risk profile for the overall team portfolio
- Managing performance against key financial sales, service and operational targets

Bank of Baroda; Lucknow, India

Dec'17-Aug'21 (3 yrs 9 months)

Credit Manager

Public Relations Management | Asset Mobilization | Merchant & Investment Services | Regulatory Compliance | Key Account Management

- Drafting forecasts, financial objectives and business plans to leverage growth opportunities
- Designing & executing sales and marketing strategies to maximize revenue
- Setting up outdoor marketing events in the command area to enhance brand awareness of the exquisite products offered by the organization
- Managing on-field promotions of various campaigns led by the organization
- Ensuring customer delight, brand focus and building strong relationships with clients

Kumla Limited; London, United Kingdom

Sept'13-Feb'15 (1 yr 6 months)

Operations Manager

Finance Management | Business Development | Personnel Supervision | Sales Promotion | Client Relations | Logistics Management

- Evaluating & analyzing financial records, supervising staff and mentoring them to improve performance
- Formulating & implementing strategies, preparing reports and conducting sales campaigns
- Managing operational costs by spearheading inventory control and leading logistics activities
- Building strategic relationships with key clients and maintaining revenue streams at all times

Career Highlights

- Top Performer & awarded Employee of the month multiple times in FY 2020-21, 19-20 & 18-19
- Member of HBR Ascend Select Program at Harvard Business Review
- Among Top 5 candidates at Manipal Academy of Higher Education, Bangalore
- Among Top 3 scholars during Master at The University of Northampton, UK

Education

- **M.Sc. (Management)** from The University of Northampton, United Kingdom in 2015 with Grade A
- **PGDBF** from Manipal Academy of Higher Education, Bangalore in 2018 with First Class
- **B.Tech. (Computer Science)** from Uttar Pradesh Technical University, India in 2013 with First Class
- **Intermediate/+2** from City Montessori School, Lucknow in 2009 with 92.5%

Publication

- **The Relationship between Stock Market Development & Economic Growth: Empirical Evidence from India** (2016 , Lambert Publishing: Germany) - The book explores the dependency of variations in the stock market to the growth in economy and gathers qualitative data by means of semi-structured telephonic interviews so as to evaluate how equity markets are practically related to the advances in the Indian economy

Certifications

- **CAIIB-Certified Associate:** Indian Institute of Banking & Finance (IIBF)
- **Depository Operations:** National Institute of Securities Markets (SEBI)
- **Mutual Fund Distributors:** National Institute of Securities Markets (SEBI)

Technical Skills

- MS Excel (Advanced)
- Finacle 10 (CBS)

Volunteer Experience

- **International Volunteer** at British Heart Foundation: Volunteered for charity and fundraising events
- **Fundraising Coordinator** at Salaam Bharat: Contributed to a number of child literacy and blood donation campaigns