

# ELAVARASAN ANNAMALAI

Chennai, India

Mobile: (+91) 8086677007, (+44) 7767936048

Email: [elavarasan89a@gmail.com](mailto:elavarasan89a@gmail.com)

LinkedIn: [www.linkedin.com/in/elavarasan-annamalai/](https://www.linkedin.com/in/elavarasan-annamalai/)

## PROFESSIONAL PROFILE

A dedicated and results-driven Financial Analyst with over a decade of diverse industry experience spanning Banking, Technology, and Project Management. I specialise in financial analysis, business intelligence, project management, and data analysis, and through my career, I have demonstrated leadership in managing teams and projects, ensuring efficient operations, and delivering on strategic initiatives.

Now seeking a Senior Financial Analyst role, I am eager to leverage my extensive experience, technical acumen, and MBA qualifications to drive impactful financial strategies and contribute to the success of a forward-thinking organisation. With proficiency in financial modelling, credit analysis, and business process improvement, I am poised to deliver value through informed decision-making and sustainable business growth.

## KEY SKILLS

- **Financial Analysis & Modelling:** Proficient in financial modelling, leveraging expertise to forecast business viability and creditworthiness across diverse industries. Skilled in credit analysis, conducting detailed ratio analysis, and assessing credit risk for commercial and retail loan products. Certified in Commercial Credit by Moody's Analytics.
- **Accounting & Finance:** Strong background in management accounting, strategising to sustain cash flow and profitability for Small & Medium Enterprises (SME). Applied knowledge of investment banking and hedge funds trading through Level 4 Diploma certification in Applied Finance.
- **Business Analysis & Intelligence:** Extensive experience conducting comprehensive business analysis for over 400 organisations, evaluating viability, competition, and scalability.
- **Project Management & Leadership:** Proven leadership in critical initiatives, maximizing the potential of team members. Demonstrated success in delivering crucial projects, exercising excellent resource and stakeholder management skills.
- **Data Analysis & Technology:** Proficient in developing data-driven strategies using platforms such as SAP Analytics Cloud, Microsoft Excel, SQL, and Python. Skilled in enhancing business processes, operational efficiency, and optimising customer experience.
- **Communication & Relationship Management:** Effective communicator, adept at understanding and solving complex problems. Skilled in building rapport to obtain desired outcomes from individuals and teams and the ability to effectively advise senior business executives.
- **Business Acumen & Strategy:** Possesses a deep understanding of business frameworks, enabling accurate identification of operational strategies. Demonstrated success in developing and implementing growth-oriented strategies for SMEs.

## PROFESSIONAL EXPERIENCE

NOTTINGHAM UNIVERSITY BUSINESS SCHOOL (UK)    SEPTEMBER 2022 - SEPTEMBER 2023

### Full Time MBA Student

MBA program, focusing on Financial and Business Management, honing analytical skills, deepening understanding of financial planning, reporting, and demonstrating a commitment to excellence in academia and business innovation with modules in venture capital, business economics and entrepreneurship.

- Explored the use of Business Intelligence tools to enhance customer journey and sales processes within public sector banks, aiming to improve overall service quality and efficiency.
- Investigated credit market conditions in the UK, particularly during and after the financial crisis, providing valuable insights into economic trends and their impact on financial institutions.
- Led research on root causes of business project failures and ways to enhance project and operations management processes to prevent such failures.
- Collaborated with SAP to develop a data-driven strategy for an eSports team, leveraging SAP Analytics Cloud solutions and Python to enhance team performance and decision-making in competitive gaming.
- Conducted extensive studies on analysing global businesses in various growth stages to shape their financial planning and business development strategies.

### Selected Achievements:

- Recognised for academic excellence with a distinction in the MBA program.
- Awarded Nottingham University Business School Future Leader's Scholarship

**Equity Research Analyst**

Research analyst demonstrating a comprehensive understanding of financial markets and investment strategies, coupled with strong analytical skills to interpret data, and forecast market movements accurately.

- Conducted rigorous financial analysis and market research focused on large and mid-cap stocks within Indian markets.
- Produced detailed equity reports to inform and educate investors, disseminating insights via a paid subscription service.
- Collaborated with investment teams to forecast growth trajectories and assess investment opportunities, supporting strategic decision-making.
- Leveraged quantitative and qualitative methods to evaluate stock performance, market trends, and sector dynamics.
- Developed and maintained financial models to project earnings, valuations, and potential risks.

**Selected Achievements:**

- Communicated complex financial concepts and investment recommendations effectively to diverse stakeholders.
- Contributed to the development of investment strategies resulting doubling subscriber numbers in 3 months.

**Asset Maintenance Officer / Credit Analyst****June 2020 - November 2021**

Conducted comprehensive business, financial and credit analysis for new and existing enterprises to assess competition, scalability, and creditworthiness.

- Led an asset team of 4 members, overseeing a portfolio of 1300 SME accounts valued at ₹41Cr.
- Carried out detailed ratio analysis and credit risk assessment on commercial and retail loan products.
- Created 3-statement financial models for hundreds of businesses to forecast financial viability and cash flow.

**Selected Achievements:**

- Evaluated and recommended over 400 SME businesses for suitable commercial loan products.
- Conducted rigorous Due Diligence processes to onboard 120+ new SME accounts, contributing to an increase in branch sales by 12% in over 18 months.
- Successfully recovered and restructured bad loans amounting to ₹11Cr, maintaining a portfolio with 97% quality assets.
- Spearheaded a critical restructuring project during the COVID-19 pandemic, safeguarding 850 businesses from failure through strategic interventions.

**Manager Operations****December 2017 - June 2020**

Managed the operations of a retail branch, specialising in retail loans and personal financial services, ensuring efficient customer service delivery whilst managing a team of 8 staff members.

**Selected Achievements:**

- Utilised Business Analytics to enhance retail branch operations, optimise customer experience, and implement process improvements, resulting in 15% operational cost reduction.
- Strategised and successfully onboarded a chain of schools as corporate accounts, establishing a potential sales stream for the branch.
- Implemented a dedicated customer complaint resolution channel, reducing response time from 7 days to 3 days, thereby enhancing customer satisfaction and retention.

**ADDITIONAL EXPERIENCE**

<b>Bank of Baroda (India)</b>	<b>Business Associate</b>	June 2017 - November 2017
<b>Little Big Films (India)</b>	<b>Project Manager (Film Assistant Director)</b>	January 2014 – January 2017
<b>Infosys Ltd (India)</b>	<b>Test Engineer</b>	August 2011 – December 2013

**EDUCATION**

<b>MBA (Distinction)</b> , Nottingham University Business School, University of Nottingham	September 2022 - September 2023
<b>Bachelors in Electrical &amp; Electronics Engineering (First Class)</b> , Anna University	August 2007 - April 2011

**ADDITIONAL INFORMATION**

**Languages:** English (Fluent), Tamil (Native), Malayalam (Fluent), German (Basic - A1 certified)

Outside of work, I enjoy poetry writing, film appreciation, fitness.