

VARTIKA SINGH (she/her)

78 Ahmed Ganj, Allahabad, India

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EDUCATION**MA in Public Policy (STEM)**

Harris School of Public Policy, University of Chicago, Chicago, IL

Expected June 2025

- Impact Investing, International Development, Economic Development

M.B.A. in Rural Development

Govind Ballabh Pant Social Science Institute, University of Allahabad, Allahabad, UP, India

May 2010

- Thesis: "Field study on river conservation with Yamuna River Action Plan in focus"

Bachelor of Commerce

University of Allahabad, Allahabad, UP, India

May 2008

PROFESSIONAL EXPERIENCE**Bank of Baroda****Senior Manager, Credit (New Delhi, DL, India)**

April 2023 – August 2024

- **Portfolio Management:** Supervised credit portfolio of 47 branches, managing micro, small and medium enterprises (MSME) credit. Processed loans with ticket size of \$17.85 million as credit expert in specialized SME cell, New Delhi. Contributed to a 15% increase in loan sanctions and disbursements improving y-o-y profitability metrics by 18% thereby fostering SDG 9 (Industry, Innovation, and Infrastructure)
- **Digital Transformation:** Led the digital onboarding initiative for MSME customers, resulting in a 25% increase in customer acquisition and a 30% reduction in processing time for credit approvals.
- **Operational Efficiency:** Streamlined credit processing procedures, reducing loan approval turnaround time to 15 days. Improved portfolio quality with a 12% reduction in Non-Performing Assets (NPAs) through enhanced credit evaluation processes
- **Financial Ratios Management:** Implemented strategies to optimize key financial ratios resulting in a 15% improvement in liquidity and optimized debt service obligations.

Manager, Priority Sector (Bhopal, MP, India)

May 2019 – March 2023

- **Rural & Agriculture Lending:** Supervised credit portfolio of 53 bank branches in 7 districts of Madhya Pradesh state as Priority Sector In-charge. Increased loan disbursement by 20% through targeted outreach and improved loan processing. Led the revival of MSMEs through refinancing to provide employment to approximately 1500 family-run enterprises which countered distress migration in COVID period.
- **Government Schemes:** Spearheaded the rollout of key government schemes achieving Madhya Pradesh's top position in strategic implementation with a 35% higher uptake compared to other states. Financed 50+ warehouses and cold storages with average ticket size of \$0.60 Million to address the issues of post-harvest infrastructure in agriculture under government's Agriculture Infrastructure Fund (AIF) scheme
- **Customer Retention:** Implemented digital banking solutions that improved customer retention by 30% and increased digital onboarding by 55%. Utilized profitability ratios to drive strategic decisions and enhance customer engagement.
- **Financial Inclusion:** Advanced digital financial inclusion initiatives through microcredit and microinsurance, resulting in a 40% increase in program participation and 25% improvement in overall financial metrics. Ensured timely flow of government subsidies amounting to \$3.50 Million benefitting farmers and micro entrepreneurs. Anchored implementation of government's PMSVANIDHI scheme to provide micro credit of \$0.85 Million to street vendors across seven districts of Madhya Pradesh impacting 4,900 poor households.

Credit Manager (Varanasi, UP; Betul, MP, India)

July 2013 – April 2019

- **Credit Proposals:** Processed and reviewed credit proposals up to \$15 million, leading to a 15% increase in successful loan approvals. Reduced Non-Performing Assets by 20% through rigorous credit monitoring and proactive risk management.
- **Operational Improvements:** Improved branch operations and financial closing activities, resulting in a 10% reduction in operational costs and a 25% increase in branch profitability.
- **Financial Inclusion:** Drove financial inclusion efforts through micro-insurance and microcredit programs, increasing program participation by 40% and expanding financial access in underserved regions.

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CAPART, Ministry of Rural Development, Government of India

Prime Minister's Rural Development Fellow (Latehar, JH, India)

July 2012 – July 2013

- **Program Implementation:** Facilitated district administration and monitored the implementation of development schemes such as Integrated Child Development Services, Mid-Day Meal and National Rural Employment Guarantee Scheme, aligning with SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), improving program efficiency by 20% and increasing beneficiary coverage by 15%.
- **Community Engagement:** Conducted extensive field immersion and liaised with marginalized communities, reducing developmental deficits by 10% through targeted interventions and capacity building.
- **Development Action Plan:** Provided professional assistance to District Administration of Latehar for implementation of comprehensive Development Action Plan, leading to a 25% improvement in local infrastructure.

Satin Creditcare Network Ltd.

Deputy Manager, Social Performance Mgt. and Training (New Delhi, DL, India)

June 2010 – June 2012

- **Training Programs:** Designed and executed training programs for over 500 employees, improving organizational efficiency and employee performance by 30%. Ensured skilling of staff on ethical recovery procedures and adoption of client protection policy in our organizational functioning.
- **Stakeholder Communication:** Managed communications with investors and policy organizations, facilitating a 20% increase in funding and enhancing organizational visibility. Networked with Microfinance Institutions Network, policy advocacy network of microfinance institutions
- **Social Performance:** Led social performance activities, including awareness campaigns and grievance redressal, resulting in a 15% increase in client satisfaction and engagement. Formulated and implemented corporate social responsibility policy for the organization

KEY SKILLS

- **Credit Appraisal & Risk Management:** Expert in balance sheet management, credit appraisal, managing portfolios and mitigating financial risks with focus on financial metrics
- **Policy & Strategy Development:** Skilled in formulating financial policies, strategic planning and implementing development interventions.
- **Data Analysis & Digital Transformation:** Proficient in data analysis, enhancing digital onboarding processes especially digital financial inclusion and optimizing financial operations.
- **Stakeholder Engagement:** Experienced in collaborating with government bodies, financial institutions and community organizations.
- **Communication & Leadership:** Strong leadership and communication skills with a focus on team leadership and cross-functional coordination.
- **MSME Finance & Sustainable Development:** Proficient in MSME credit appraisal and aligning financial strategies with SDGs, particularly SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation, and Infrastructure).
- **Quantitative and Statistical Analysis:** Use of Microsoft Excel, SQL, R and Python for data analytics
- **Program and Project Management:** Expertise in managing large-scale government and banking programs/projects, from initiation to completion, ensuring alignment with strategic objectives.

CERTIFICATIONS

- **Commercial Credit**, Moody's Analytics, November 2018
- **Certified Associate of Indian Institute of Bankers** in Retail Banking, Indian Institute of Banking & Finance, July 2018
- **Junior Associate of Indian Institute of Bankers (JAIB)**, Indian Institute of Banking & Finance, July 2017

PROFESSIONAL AFFILIATIONS

- **Member**, Indian Institute of Banking and Finance (IIBF)
- **Member**, Women in Public Finance (WPF)