**PARMINDER SINGH**

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**H.No.319 Bharat Nagar – Pathankot(Punjab)**

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**Summary of Skill Sets**

Financial Statement Spreading, F.S Analysis, Credit Risk, Loan Approval & Covnent Testing for Bank Products, Financial Accounting, Ratio Analysis, Wealth & Portfolio Management, Secondary Research on US stocks, Risk & Compliance, Python, SQL, Software Testing, Software testing tools like Soap UI using Soap & Rest, MS office Suite.

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**Education Qualification**

Post Graduation Diploma in Business Administration (Finance), B.Com, Certification in Python & SQL.

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**Skill Sets**

**Financial Analysis & Accounting**: F.S spreading and Financial Statement Analysis for Credit Approvals.

**Covnent Testing**: Periodic review of covnent testing including ratio analysis.

**Report Writing**: Writing commentary on borrower’s financial performance including ability to generate cash flow to service debt, analysing sales trend & bottom line performance.

**Wealth & Portfolio Management:** Preparing investment research report based on secondary research done on US stocks, performance measurement & reporting with benchmark comparison.

**Risk & Compliance:** Managing Bank’s risk & exposure including but not limited to KYC, due diligence, credit risk assessment & fraud filters.

**Software Testing:** Creating test script for test web-based applications & testing the codes with Soap UI with soap or rest services. Verify data of application/software in DB(data base) using SQL queries.

**SME Role (Subject Matter Expert):** Conducting Team meeting, LOB (Line of business) calls, sharing updates, New Hire Resource’s training & On-boarding.

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**Professional Experience**

14 Years of work experience in Bank of America with exposure in Software Testing (Oct’2020- till date), Financial Statement Spreading (Nov’2015 to Sept’2020), US Trust & Investment Group (Sept’2010 to Oct’2015), Check Fraud Detection & Prevention (Jan’2007 to Sept 2010)



**Responsibilities**

**Financial Statement Spreading (FSS)**: Monitoring bank’s products like Term loans, Lines of Credit (LOCs),

and Mortgage loans based on actual financial statements or projections/budgets, financial covenant testing DSCR (Debt Service Coverage Ratio), FCCR (Fixed Charge Coverage Ratio), Interest coverage etc. Report writing which involves writing commentary on financial performance of borrower. Analysing operating income statement, balance sheet & cash flow using GAAP based audited, reviewed, compiled, company prepared & tax return statements.

Review Business Loan Agreement, subordination agreement, credit approvals and Business profile to support the assignment.

Analysing personal cash flow using Tax returns, Personal Financial Statements (PFS) and Credit Bureau Reports (CBR) of individuals acting as guarantors for a loan transaction. Financial statement spreading of special modules i.e NFP (Not for Profit), Religious & Private Education Institutes.

**US Trust Investment Group**: Preparing Investment Research reports using secondary data fetched from Bloomberg/Thomson Reuters for US stocks under coverage bank’s coverage list. Writing commentary on company’s future based on market opinion/consensus of various brokerage house including but not limited to industry analysis, ratio analysis & peer comparisons.

Providing notes & commentaries on portfolio performance, creating investment policy statement (IPS), portfolio comparison and creating blends of different funds. Asset-allocation, wealth7890-planner proposals for new client acquisition. Proficient in using tools like Bloomberg,Morningstar,Factset & Thomson Reuters used for performance measurement.

**Fraud Detection & Prevention:** Analyse and Authorise payments made by checks to reduce bank’s exposure of risk associated with different types of frauds such as forgery, check kiting, counterfeit checks and controls to prevent money laundering.

**Key Accomplishments:**

* Banking Wave Certification in Commercial Lending.
* JDI on Boss Application.
* Won several Silver and Bronze Awards.

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**Latest Designation:     Assistant Manager/QA Analyst**



**Specific Training/ Seminars / Membership**



**Applications/Softwares used:** MRA (Moodys Risk Analytics, Global Underwriting Solutions (GUS), Bloomberg, and Fact set, Morningstar, Wealth Planner, and SOAP UI, ALM, My-SQL, Toad & MS Office Suite.

**TRAININGS DETAILS:**

* Commercial Lending and Credit Risk(Duration:72 hours)
* SQL(50 hours)
* Base Python(20 hours)
* BehavioralFinance (Duration: 18 hours)
* Wealth Management(Duration: 18 hours)
* Volatility Forecasting(Duration: 9 hours)
* Short Selling & Security Lending &Borrowing(Duration:9 hours)
* Six Sigma (Duration:18 hours)
* Anti-Money Laundering(Duration: 9 hours)
* Information Protection & Security(Duration: 36 hours)



**Academic Credentials**



**2011 MBA – FINANCE-Symbiosis Centre for Distance Learning,Pune.**

**2002 B.COM-Guru Nank Dev University – Amritsar, Punjab**

**Computer Awareness**



* SQL
* Python
* Ms-Word, Ms-Excel, Ms-PowerPoint
* Windows Environment & Internet

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**Personal Details**



* Date of Birth: 14th Aug-1981
* Languages Known: English, Hindi and Punjabi
* Marital Status: Married
* Nationality: Indian