

Rajat Singh

Team Leader – Credit Risk Operations

Contact

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Location

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Crossing Republik, Ghaziabad

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Skills

Risk Management	<div></div>
	Excellent
Change Management	<div></div>
	Excellent
Stakeholders Management	<div></div>
	Excellent
Regulatory compliance	<div></div>
	Excellent
Documentation Expert	<div></div>
	Excellent
Data management	<div></div>
	Excellent
Credit Analysis	<div></div>
	Very Good
Planning and execution	<div></div>
	Excellent
Transition	<div></div>
	Excellent

Strategic Team Leader with exceptional teamwork, leadership and communication skills. Over 9+ years of experience working on large-scale projects as well handling daily Corporate Credit operational requests. Exceptional technical understanding with the ability to meet project deadlines.

Professional Experience

Mashreq Bank, Bengaluru , India

Team Leader (Corporate Credit Ops)

Oct 2018 – Oct 2019

- Lead change management collaboratively with the project sponsors and project manager to identify risks, proactively engage stakeholders, formulate project strategy, and execute planned initiatives.
- Risk management in the execution of all testing, training and change management activities.
- Establishing effective relationships and engaging with key stakeholders to ensure aligned, consistent communication.
- Coordinates user acceptance testing each release, assisting cross functional subject matter experts with new functionality and the Scrum process.
- Consulted with Senior Change Leadership to establish an in-house, standardized change management practice, which was adopted by the Project Management Office (PMO).
- Successfully migrated Corporate Credit operation from Mashreq Bank Dubai to Mashreq Global Services.
- Acknowledge, troubleshoot, and document change activity while providing detailed information to management and team members
- Produce weekly, monthly and quarterly reporting requirements.
- Prepare financial, collateral, historical, performance and analysis and presents in proper format current financial information, including comparative spreadsheets for operating companies, economic analysis for commercial real estate projects; cash flow analysis, etc. in order to assess the financial condition of new and/or existing customers.
- Prepare and provide to Finance Director/s variance analysis between actual and planned financial data.
- Review accounts with credit Manager and CFO to recommend bad debts write offs.
- Making presentations and recommendations as to which funds should be included in portfolios.
- Effectively manage senior management relationships to assess needs, understand requirements, and create cohesive solutions to address issues, capture opportunities, and meet strategic objectives.
- Monitoring timely receipt of current and adequate financial statements and ensuring accuracy of financial statement monitoring system.
- Preparing all SOPs, policies and procedure documents for the different processes & controlling/reviewing versions on quarterly basis to identify potential loopholes & follow through for remediation if required.
- Audit Support: Performs independent, periodic RCSA testing
- Communicate with internal groups to highlight credit risk concerns through weekly reporting and calls with Lending and Credit teams
- Acts as Accounting Department point person for reconciliation matters of Nostro account.

Royal Bank of Scotland, Delhi, India

Senior Analyst-SME (Corporate Risk Operations)

June 2017 – Oct 2018

- Planning and development of project scopes and goals, I have collaborated with stakeholders and the management for the implementation.
- Responsible for analyzing information, writing business requirements, working with technical team to develop solutions.
- Demonstrate portfolio ownership by regular engaging with stakeholders to create value proposition & simplified solutions.
- Effectively handling the issues and follow up with different stakeholders to resolve the issue.
- Support project teams in integrating change management and training activities into their project plans.
- Establish an end to end Change Management Process as that supports the IT organization in development and operational changes

Data evaluation

Excellent

Payment verification

Excellent

Project Management

Excellent

Financial Analysis

Very Good

Corporate Lending Specialist

Excellent

Payment collection and processing

Very Good

Drawdown Specialist

Excellent

Software

Jira

Excellent

Microsoft Office

Excellent

Confluence

Very Good

Flex cube

Very Good

Global Pay Plus

Very Good

Languages

English

Expert

Hindi

Native

- Preparing all SOPs, policies and procedure documents for the different processes & controlling/reviewing versions on quarterly basis to identify potential loopholes & follow through for remediation if required.
- Effectively handle / Process the Various portfolios as and whenever required.
- Ensuring the process of everything is as per the prescribed rules of Central Bank.
- Handling the Credit Administration functions encompassing Credit appraisals, Documentation and Disbursals.
- Analysing different kinds of risks involved and taking steps to mitigate risks.
- Managing the credit to borrowers, Granting Loans, Capturing, maintaining the approved risk parameters on ongoing basis, for large corporates.
- Responsible for Credit Management and tracking of exceptions, Ensuring compliance & control aspects in the entire process & reviewing the same on an ongoing basis
- Streamlining the internal process by effecting strict control mechanism translating into financial integrity and greater transparency.

Barclays, Noida, India

Senior Analyst (Credit Risk Operations)

Aug 2013 – Dec 2016

- Create UAT testing scenarios, scripts and cross functionality for plan enhancements.
- Partnered with IT team to ensure proper translation of business requirements into software changes.
- Managing different verticals of corporate segments viz. Corporate & Institutional Banking (C & IB), Emerging Corporate Banking (ECB), Business Banking (BB), Government Relationship Management (GRM) etc.
- Employing strict procedures to effectively comply with TAT (Turn Around Time) for approval and disbursement of loan
- Scrutinizing various documents submitted, agreements executed by borrowers and ensuring their genuineness and completeness
- Ensuring timely execution of sanction docs, upload of limits, filing of charge and disbursal of limits
- Proactively collaborated with relationship points, credit and others to ensure client requirements are met and the bank's position remains safeguarded.
- Authorized to supervise Credit Management and tracking of exceptions, Ensuring compliance & control aspects in the entire process & reviewing the same on an ongoing basis
- Streamlining the internal process by effecting strict control mechanism translating into financial integrity and greater transparency.

WNS, Gurugram, India

Credit Associate

Nov 2010 – Aug 2013

- Handling the Credit Administration functions encompassing Credit appraisals, Documentation and Disbursals.
- Managing different verticals of corporate segments viz. Corporate & Institutional Banking (C & IB), Emerging Corporate Banking (ECB), Business Banking (BB), Government Relationship Management (GRM) etc.
- Employing strict procedures to effectively comply with TAT (Turn Around Time) for approval and disbursement of loan
- Preparing facility letter and appraising the borrowers on all terms & conditions
- Scrutinizing various documents submitted, agreements executed by borrowers and ensuring their genuineness and completeness.
- Ensuring timely execution of sanction docs, upload of limits, and filing of charge and disbursal of limits.
- Conducted user acceptance testing to ensure that developed systems satisfied the needs of business clients as specified in the functional requirements.
- Responsible for Credit Management and tracking of exceptions, ensuring compliance & Control aspects in the entire process & reviewing the same on an ongoing basis.

Education

Master of Business Administration (MB A in Finance) NMIMS, India
Bachelors of Commerce (B.Com)
Delhi University, India

Certification

Python for Finance: Investment Fundamentals & Data Analytics
Business Analysis Fundamentals

Accomplishments

- Rewarded with Global Value Recognition (GVRP) award for Excellence in Barclays.
- Bagged Barclays Recognition Programme (BRP) award for Stewardship on the best idea implementation.
- Conducted multiple events at organizational level as a Member of Employee Engagement Group.
- Best -performer in north region in the Operations team - Letter of appreciation from CEO

Interests

A budding musician, highly skilled in Cricket, and like to keep myself abreast with new technologies and trends.