

Armeet Singh

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Summary

A results-driven Deputy Credit Manager with a strong track record in managing credit risk and optimizing collections processes. Skilled in developing strategies to enhance cash flow, minimize bad debt, and drive profitability. Known for a keen eye for detail and strong analytical abilities, allowing for swift, data-driven decision-making. Demonstrates exceptional leadership and communication skills to effectively guide and motivate teams towards achieving organizational objectives.

Experience

Bajaj Finserv Ltd.

Credit Manager, Kashipur

12/2024

- Review and analyze business loan applications, including financial statements, tax returns, and credit reports, to assess the borrower's financial health and ability to repay the loan.
- Analyze creditworthiness by reviewing business and personal credit scores, debt-to-income ratios, and collateral, ensuring alignment with the lender's risk tolerance and guidelines.
- Perform detailed analysis of balance sheets, income statements, cash flow projections, and other financial data to assess profitability, liquidity, and operational efficiency.
- Conduct credit checks and evaluate the bank statements of the firm, analyzing financial transactions to assess the business's financial health. Ask relevant questions about transactions to gain clarity and determine the appropriate eligibility amount for funding.
- Conduct entity risk assessments and identify Ultimate Beneficial Owners (UBOs) and Intermediate Beneficial Owners (IBOs).
- Prepare and submit SARs/STRs for suspicious transactions and escalate high-risk cases for further investigation.
- Identify and analyze red flag indicators related to SOF, SOW, and high-risk entities.
- Conduct physical due diligence PD visits to verify the legitimacy and operational status of a business, as well as assess the value of any collateral provided.

Bajaj Finserv Ltd.

Deputy Credit Manager, Jabalpur

09/2023 - 12/2024

- Supervising and assisting a team of credit analysts in evaluating loan applications and determining creditworthiness of applicants.
- Monitoring the credit portfolio to ensure compliance with risk policies and procedures.
- Communicating regularly with senior management and other departments to provide updates on credit performance and potential issues.
- Responsible for NTB Prospect Personal loan underwriting in North India, with SME Business loan and Salaried Personal loan In Prime, Growth and Rural market. and closely working with Risk and Compliance team .
- Managing J&K, Panjab, Delhi, Haryana, Rajasthan, Madhya Pradesh, Uttar Pradesh & Uttarakhand for NTB (SME Business loan & Salaried person loan) & LAIPLoan against insurance policy).
Bhiwadi Rajasthan)

Bajaj Finserv Ltd.

Assistant Credit Manager, Bhiwadi

10/2022 - 09/2023

- Responsible for personal loan underwriting and financial crime risk assessment.
- Maintained accuracy and decision turnaround time.

- Expertise in evolving risk management structure.
 - Verified documents and ensured completion of KYC processes.
 - Managed loan disbursement, audit, collection, and underwriting.
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Skills

credit analysis, KYC Verification, Risk Assessment, Financial Analysis, Communication, Problem-Solving, Team Collaboration, Due Diligence (CDD, EDD, CIP), Client Onboarding & Risk Assessment, Regulatory Compliance & Red Flag Identification, Financial Fraud Detection & Risk Mitigation, UBO, IBO, SOF, SOW Analysis

Education

BBA In Marketing & Finance

St Aloysius College, Jabalpur

05/2022

Certificates

- **International Business Management**
 - **Banking Risk and Compliance Certification**
 - **End to End AML KYC (Anti-Money Laundering and KYC)**
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Tools & Technologies

- MS Excel, SQL
 - Compliance Reporting Tools
 - Salesforce LOS
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Languages

English, Hindi, Punjabi

Awards

KUDOS Award By Bajaj Finserv Ltd