

ALISHA SINGH

Credit Officer | Loan Processing & Reconciliation | SLA-Driven Financial Operations
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PROFESSIONAL SUMMARY

Credit Officer with 6+ years of experience processing 120-150+ loan files monthly, maintaining 99% transaction accuracy, and consistently hitting 24-hour SLA targets across high-volume fintech and financial services environments. Solid background in Equifax credit analysis, Salesforce CRM loan lifecycle management, end-to-end document validation, and SOP development, with a strong compliance mindset and a focus on accuracy and clean documentation. Comfortable managing complex credit files, investigating discrepancies, coordinating with underwriting teams, and working well under pressure in compliance-heavy financial settings.

SKILLS

Loan & Credit Operations: Credit application validation, loan advances & repayment posting, fee & interest processing, funding verification, loan servicing, SOP development

Reconciliation & Risk: Account reconciliation, discrepancy investigation, exception & escalation management, audit-ready documentation, operational risk mitigation

Credit & Document Review: Equifax credit analysis, income document validation, balance letter review, identity verification, KYC/AML compliance

Tools & Systems: Salesforce CRM, Microsoft Excel (Advanced), InfoSwiss ERP, Equifax Credit Platform

Reporting & Analysis: PivotTables, VLOOKUP, Macros, conditional formatting, dashboards, SLA reporting, exception reports

Coordination: Cross-functional collaboration, partner & client communication, underwriter support, workload prioritization

Languages: English (fluent), German (B2 Certified — Goethe-Institut)

WORK EXPERIENCE

Partner Support Specialist — Credit Operations & Partner Account Management

Progressa | Toronto, ON | August 2025 – Present | Promoted

- Prepared and posted **120-150+ loan entries monthly** including advances, repayments, fees, and interest transactions within Salesforce CRM, cutting file turnaround time by 22% through workflow improvements.
- Created and maintained SOPs for loan processing, document verification, and partner payment workflows, keeping the team consistent and operations audit-ready at all times.
- Tracked down discrepancies across credit files daily, identifying mismatched amounts, missing records, and documentation gaps, and got high-risk files escalated and resolved the same day.
- Reviewed Equifax credit reports, income documents, and balance letters end-to-end, making sure nothing slipped through before approval and funding release.
- Maintained operational Excel trackers and exception reports to monitor **SLA adherence** and keep partner account status visible across all active files monthly.
- Met **24-hour SLA** commitments across file review, documentation, and partner communication every month, even during peak volumes.

Financial Service Representative — Credit Applications & Underwriting Support

Progressa | Toronto, ON | July 2023 – August 2025

- Handled **100+ credit applications monthly** in Salesforce CRM from intake through document validation and escalation, keeping accuracy consistent across every stage of the loan lifecycle.
- Validated Equifax credit reports, income records, identity documents, and balance letters to confirm file completeness before escalation, which helped cut processing errors and speed up approvals.

- Worked closely with underwriting teams daily to sort out documentation gaps, clarify application details, and move files through to decision on time.
- Updated loan records and uploaded documentation in Salesforce CRM throughout the lifecycle, making sure every file was accurate and audit-ready before final processing.
- Managed a pipeline of **100+ concurrent applications** monthly, tracking file progression and making sure nothing sat past SLA thresholds during busy periods.

Assistant Manager — Team Operations & Financial Reporting

Glentel | Toronto, ON | June 2022 – July 2023 | Promoted from Sales Associate

- Supervised daily payments, refunds, and reconciliation for a team of 6-7 staff, keeping documentation clean and making sure everything lined up with company policy.
- Put together monthly Excel reports for upper management covering sales targets, transaction volumes, and store performance, giving leadership a clear picture of how things were running.
- Brought new staff up to speed on transaction processing, documentation standards, and compliance requirements, which cut ramp-up time and kept the team consistent.
- Spotted documentation bottlenecks early and made workflow changes that reduced errors and kept daily operations running more smoothly.

Financial Operations Associate — Transaction Processing & Reconciliation

EXL (Client: Zurich Insurance) | India | January 2019 – August 2021

- Handled **80-100 insurance policy transactions daily** including settlements, refunds, and premium adjustments, keeping accuracy at 99% across all records in InfoSwiss ERP.
- Built and updated SOPs for transaction processing and reconciliation workflows, which helped standardize how the team worked and brought error rates down across three insurance product lines.
- Tracked down and resolved **20-30 discrepancies weekly**, identifying mismatched amounts and missing documents before they caused downstream problems, cutting resolution time by 28%.
- Built Macro-driven Excel tools using VLOOKUP and PivotTables to automate recurring reports, saving the team around **30%** of manual reporting time each week.
- Communicated directly with Zurich's European client team in **German (B2)** to sort out settlement queries and coordinate financial documentation across international operations.

EDUCATION

Graduate Certificate, Strategic Management – Accounting | Centennial College, Canada | 2022–2023

Graduate Certificate, Financial Technology | Seneca College, Canada | 2021–2022

Bachelor of Business Administration | Institute of Management Studies, India | 2016–2019

CERTIFICATIONS

Anti-Money Laundering Concepts: AML, KYC and Compliance | Udemy, 2025

German Language Certification, B2 Level | Goethe-Institut