|  |  |
| --- | --- |
| **Ishita Banerjee** |  |
| **Address**: 215, Bedok South Avenue 1  Casafina, #04-05, Singapore - 469338  **Email:** [ishitaban05@gmail.com](mailto:ishitaban05@gmail.com)  **LinkedIn Profile:** <https://www.linkedin.com/in/ishita-banerjee-458b3755>  **Phone:** +65 9148 9481 |

**Summary**

* Experienced **Finance Professional** specializing in **Financial Planning and Analysis** with a consistent and measurable record of creating organizational enhancements. Demonstrated expertise in developing innovative process improvements that positively affects profitability.
* **Post Graduate MBA** degree holder in Finance and Marketing. **Certified** as **Advanced Diploma in Accounting and Business from ISCA**. **Completed the Fundamental level of ACCA** qualification degree course. Currently pursuing the **professional level of the ACCA Qualification** to become a Chartered Certified Accountant in Singapore.
* **Core Skills and Competencies:** Financial Consultancy, Strategic Planning, Market Plan execution, Budget Management, Cash Flow Management, Audit & Compliance, Accounts Payable and Receivables; Risk profiling, Financial Reporting, Relationship Management and Client Portfolio Supervision**.**

**Key Accomplishments**

**Financial Consultancy & Strategic Planning**

* Spearheaded the preparation of the **monthly financial forecast** – sales, revenue, expense, working capital, and cash. Delivered accurately and timely the entire set of **Financial and Management Reporting** documents.
* Managed and serviced **credit lines of $50 million**. Implemented Internal Control procedures leading to reduction of overdraft interest expense consistently on a month on month basis for over 2 years. **Mobilized additional bank facilities of $2 Million.**
* Identified **revenue leakages in payments**, devised methods to counter this loss, thus improved the collections amount from exports by $0.5 million annually. Through efficient monitoring of Accounts Payables reduced interest expense by around 1%annually.
* Significantly **reduced budget variances by 10 %** through collaborative development of more accurate budget allocations. Provided strategic recommendations to senior management based on **financial analysis and projections,** cost identification and allocation as well as revenue and expense analysis.
* Played key role in the **Internal Audit** of the firm. Designed and streamlined Internal Processes and Control to achieve better productivity and Efficiency. Liaised with the external auditors for timely completion of Annual Audit and handled the compliance of legal and statutory regulations.
* Identified and **mitigated business and operational risks** with accountability for fixed asset management.

**Business Development and Portfolio Management**

* As a **Preferred Relationship Manage**r, Managed a book size of INR 200 Million and foreign exchange revenue generation INR 18 Million.
* **Achieved consistent business performance** and ranked among top 15 managers across India. **Revived an existing low transacting relationship** through excellent client servicing; thereby resulting in meeting the incremental fixed deposit value target for the branch for the quarter through this particular account.

**Operations Manager**

* As a Branch Operations Manager achieved **Outstanding Operational Audit and Compliance** rating by external Auditors and acknowledgement from the managing director towards this accomplishment.
* The Branch ranked at **5th position in Service Quality evaluation** amongst Pan India Branches in F.Y 2009-10.
* Exhibited strong **KYC, AML processes, Regulatory Guidelines adherence & Credit Evaluation** which resulted in rejection of forms with the processing Centre **at less than 2% consistently**.
* Successfully **launched CRM Implementation & 5S quality** initiatives at branch level.

**Functional Consultant & Quality Control**

* **Successfully delivered several resolved cases** back to clients in a short span of time. Received certificate of appreciation from Project Manager for efficient execution of new and difficult tasks within allotted timelines.
* In the Month of September’2012; **delivered maximum number of incidents with Zero defects** and was awarded the **Shining Star of the Month** award.

**Professional Work Experience**

**Amrose Singapore Pte Ltd, Singapore (Aug2013 to May 2016)**

Amrose Singapore Pte Ltd (Formerly known as MGA International Pte Ltd) is a registered company in Singapore with turnover of above USD200 Million P.A and holds GTP status. Primary functions are Import & Export of Timber Round Logs and general trading of other commodities.

**Profile: Finance & Accounts Manager**

* Responsible for full spectrum of accounting operations for vessels, financial reporting, variance analysis, cash management along with Budgeting and monthly closing process.
* Processing of Accounts Receivables’ & Payables, voyage costing for vessels including inventory accounting, also responsible for corporate Tax Filing and Annual Audit.

**Fiserv Global Services, India (Jan2012 to Nov2012)**

Fiserv Global Services is the largest provider of Information Management, Integrated Technology and Services solutions to the Financial Services Industry worldwide.

**Profile: Functional Consultant / Senior Business Analyst: EMEA Client Support**

* As Functional consultant: Worked closely with the technical team to ensure that the product developed matches with the product development specification provided.

**HDFC Bank Ltd, India (Jan2008 to Dec2011)**

HDFC Bank Ltd. is an Indian banking & financial services company and is also the first largest private bank by market capitalization in India.

**Profile: Senior Relationship Manager - Consumer Banking (Feb2010-Dec2011)**

* As a Preferred Relationship Manager: Managed a book size of INR 200 Million and foreign exchange revenue generation INR 18 Million.

**Profile: Branch Operations Manager - Consumer Banking (Feb2008-Jan2010)**

* Monitored smooth functioning of Branch Operations & regularly observed the processes being followed to keep the Branch ‘Audit Compliant’.

**Kotak Mahindra Bank Ltd (May2005 to Jan2008)**

Kotak Mahindra Bank Ltd (previously known as Kotak Mahindra Finance Ltd.) is a leading private bank in India having business cooperation arrangement with CIMB Group Sdn Bhd, Malaysia.

**Profile: Deputy Manager**

* Reported to the Operations Manager. Operated different counters like Teller counter for customer queries / complaints and back office operations (Remittances/Fund Transfers/Tax collection, Salary processing.

**Academic and Professional Qualification**

* Pursuing ACCA Qualification degree course from Singapore. Successfully completed the Skills and Fundamental level
* Certified in Advanced Diploma in Accounting and Business from ISCA
* Master Of Business Administration [ MBA ] in Finance & Marketing (2005) from Amity Business School, Noida – India
* B.Com (Honors) in 2003 from S.R.C.C Delhi University, Delhi (India)