

CA MONU KUMAR GUPTA

CHIEF RISK MANAGER, Working Capital- INDUSIND BANK LTD

DOB: 23rd November, 1992



CONTACT

+91- 9716910273

EMAIL ADDRESS

Kumar.monu111992@gmail.com

CAREER OBJECTIVE

To pursue growth of my career in the competitive finance domain where my interest, aptitude and proficiency matches with a responsible position in the organization and to contribute towards the achievement of organization's objectives.

ACHIEVEMENTS

- Exemption in Total 5 Subjects-Financial Reporting, SFM, Advanced Auditing & Professional Ethics, Corporate & Allied Laws and Indirect Tax Laws in CA- Final.
- Exemption in Total 5 Subjects- Accounting (82), Business Law, Ethics & Communication, Costing & Financial Management, Advanced Accounting (82) and Auditing & Assurance in CA-IPCC (First Attempt)
- First Attempt Qualified with Distinction in CA- CPT.
- Indira Awardee for First Rank in Zone 21 at 10th Standard in School.

CERTIFICATIONS

- GMCS, ITT by ICAI.

HOBBIES

Listening Music, Reading Books & Watching Comedy movies.

EDUCATION

CA

CA- Final	ICAI	Nov 2016	60.00%
CA- IPCC	ICAI	Nov 2011	67.30%
CA- CPT	ICAI	June 2010	75.00%

GRADUATION

B. Com	University of Delhi	2013	65.20%
--------	---------------------	------	--------

SCHOOL

XII	RPVV/ CBSE	2010	93.75%
X	SBV No-2/ CBSE	2008	93.40%

WORK EXPERIENCE

Chief Risk Manager (Working Capital), IndusInd Bank Ltd, Delhi. (Dec 2021 to Present)

- Secured (Collateral backed) Funding cases involving both Sole Banking and **Multiple Banking Proposals.**
- Proficient Credit Manager in Working Capital Limits (Cash Credit, Overdraft, LC, BG and Export Limits like EPC/PCFC/FBD/FBNs etc.) as Credit Underwriter to assess the risk related to Borrower's Profile and Recommending the case to the Approving Authorities.
- Assess the creditworthiness of loan applications and determine appropriate credit limits and repayment terms.
- Conduct comprehensive financial analysis, including CMA Projections, income statements, and balance sheets, to evaluate borrowers' financial health.
- Monitor credit portfolios and proactively identify and mitigate potential risks and delinquencies.
- Collaborate with loan officers, underwriters, and other stakeholders to streamline credit processes and ensure compliance with regulatory requirements.
- Develop and implement credit policies and procedures to improve efficiency and mitigate credit losses.
- Train and mentor junior credit analysts and provide guidance on credit assessment techniques.
- Industries covered:** Textile Industry, Printing Industry, Transport Industry, FMCG Industry, Steel Industry, Electronic items Industry, Tourism Industry etc.

Senior Credit Manager (WC), Kotak Mahindra Bank Ltd, Delhi. (Sep 2019 to Nov 2021)

- Primarily Secured (Collateral backed) Funding cases **up to 35 Crores.**
- Personal Discussion with the client to understand the business model and requirement of funding. Conducting Checks like CIBIL, NCIF, CRILC, Dedupes, Banking-Perfios and Account Conduct Check, Independent Reference Check etc. to understand the background of the Client. Validate authenticity of documents shared by the client by RCU Checks and ITR/Bank Statement verifications.
- Analyzing Financial Statements of the borrower to verify profitability, working capital cycle, DSCR and other important ratios to arrive at a conclusion on whether the client is eligible for funding or not. Analysis on repayment capability; Risk analysis on external aspects such as Industry, political, economic and social environment of client. Analyzing the LTV of the collateral offered to check the coverage of the exposure against the property value.
- Preparing FAT (Financial Analysis Tool) for all Cases logged In, Sanction letter of the sanctioned cases along with post sanction documents of the client. Rolling out the Stock audit summary for the Cash credit cases basis which Drawing power of the customer is decided.

Credit Manager (WC), ICICI Bank Ltd, Delhi. (May 2017 to Aug 2019)

- **Achievement:-** Helped to prevent Fraud worth **INR 1.4 Crore** by timely assessing the Fraud Banking provided by the customer and informing the same to senior management. Got appreciation mail from Mr. Pankaj Gadgil, (Head SES, Head Business Banking-Joint General Manager, ICICI), Mr. Jatin Govil (Head-BLG, ICICI), Mr. Prashant Jain (Head Credit & Policy, BLG, ICICI Bank) and many other seniors for the same.
- Primarily Secured (Collateral backed) Funding cases **up to 20 Crores.**
- **Skillset:** Personal Discussion with the client to understand the business model and requirement of funding. Conducting Checks like CIBIL, CPCS, RBI Exporter Check, CRILC, Dedupes, Banking-Perfios and Account Conduct Check, Independent Reference Check etc. to understand the background of the Client.
- **Analysis performed:** Financial analysis of asset position of the company; profitability and performance analysis of client using analysis of historical and projected Financial Statements; analysis on repayment capability; risk analysis on external aspects such as Industry, political, economic and social environment of client.
- **Operational and other aspects:** Maintain in-depth knowledge of ICICI Bank BLG and Agri Product Credit Policies and Practices and applicable RBI regulations to assist the business in achieving compliance, keeping track on the deferrals of the client and follow up with Sales team for closure, Regular Follow up with Sales team for Monthly Renewal and Closure till disbursement of the same, Follow up for CHG-1 Creation, Pending Stock Audit, Stock Audit Query and follow up for their reverts, Continue to generate ideas for improving lending process efficiency, Suggestions to Policy team for improving and modifying Policies to improve overall Bank Business, Regular Follow ups for Overdue Accounts, Keeping track of all the EWS Accounts and avoid slipping into Potential NPAs, Transaction Monitoring of all the Disbursed Cases for Minimum 6 Months and taking regular feedback from the Sales team and discussion with Borrower for Resolution in case of any Adverse observation noted in the Accounts, Stock Audit report verification, Follow up for Timely Interest Servicing in CC/OD Limit Accounts, Responsibility to prepare CAMs (Credit Appraisal Memos), for all the cases, Process proposals as per TAT to ensure timely Renewals and better time to all the Borrowers etc.

Article Assistant

S Madnani & Associates (Nov 2013 to April 2015)

SAGC & Associates (April 2012 to Oct 2013)

- **MAJOR CLIENTS HANDLED DURING CA ARTICLESHIP:**
 - Vijaya Bank (Statutory Audit).
 - Hindustan Everest Tools Ltd. (Internal Audit).
 - Indo-Canadian Consultancy Services Limited, Part of Bhilwara Group (Internal Audit).

Taxation and ROC Work performed: Taxation laws compliances including Direct and Indirect taxes, Corporate Tax returns filing, Drafting replies of income tax demand Letters, Tax audit report preparation, ROC Compliances etc.