

## **MINTU KUMAR**

**[Chartered Accountant]**

Flat Number B203, Orchid Residency, 7<sup>th</sup> Extension Road, Sonari, Jharkhand -831011

+91 7082902330/9911514959

ca.mkumarr@gmail.com;kumar.mintu89@gmail.com

### **CAREER OBJECTIVE**

To make a successful career by working as a Finance/Management Associate in an organization of repute having immense growth opportunities, by contributing my best towards achieving organizational goals, and in the process developing as a sound professional.

### **BRIEF PROFILE**

- A qualified Chartered Accountant, a result oriented professional with three & half years of article training exposure and around eight years post qualification exposure to, Accounting, Auditing, Taxation, Consultation,, preparation of financial reports, statements, projections , credit underwriting and appraisal.
- Excellent communication, interpersonal skills, negotiation skill with the ability to work in multi-cultured environment.

### **POST QUALIFICATION EXPERIENCE**

#### **ICICI Bank Limited**

**Designation: Area Credit Manager, Commercial Business Loans at Jamshedpur, Jharkhand.**

**Period: Posted in Hissar, Haryana from June 2016 to Nov 2021, continuing in Jharkhand since Nov 2021.**

#### **Role & Responsibilities:**

- Credit analysis & appraisal
- Manage the entire credit appraisal process(from login to disbursement)
- Negotiate credit lines & payment terms for secured funding.
- Manage the quality of portfolio
- Manage post disbursement documents
- Coordination with legal, technical, field investigation and risk containment unit agency for processing the file
- Training of credit processing agency personnel and sales team
- Responsible for turn-around-time of delivering sanction and disbursement
- Client visit to understand the exact requirement, business and strength.

#### **The Institute Of Chartered Accountants of India (Committee on Financial Markets and Investors' Protection)**

**Designation: Management Trainee**

**Period: From December 2014 to June 2016**

#### **Role & Responsibilities: -**

- Financials of the Committee:
  - Preparation of Annual Budget of the Committee,
  - Preparation of Financial statement of the Committee,
- Overall responsibility for managing the Investor Education and Protection Fund Granted by Ministry of Corporate Affairs, Government of India to The Institute of Chartered Accountants of India
  - Preparation of bank reconciliation statement, Financial Statements and need based reports of Fund,
  - Coordination with Regional Directors and Central office of Ministry of Corporate Affairs,
  - Utilization of fund by arranging to conduct investor awareness lectures through Resource Persons and Organizing units,
  - Empanelment of new resource person for conducting investor awareness programmes,
  - Granting approvals to resource person and organizing units for conducting investor awareness programmes,
  - Overall handling the Financial and Administrative work related to investor awareness programmes,

➤ Administrative and Other Work:

- Preparation of Agenda for Committee Meeting, Finalization of Minutes of the Committee Meeting, Preparation of Annual Report of the Committee and need based report required by Council time to time
- Responsible for handling accounts related matters,

**Rohatgi Ashish & co. (April 2013 to September 2014)**

**Designation: Chartered Accountant**

Rohatgi Ashish & Co. is a professionally managed Indian Chartered Accountancy firm established in the year 2003, having over 10 years of Professional Experience. 5 Partners with professional expertise & skills, well trained Chartered Accountants and over 20 professional staff render services to various Large & Medium, Public & Private Sector Corporate, Banks, Financial Institutions, Insurance Company, Small & Medium Enterprises etc.

**Responsibilities:-**

- **Audit** :- Statutory Audit; Internal Audit; Tax Audit; Report Drafting
- **Corporate Affairs** :- Company Incorporation; Annual Filling; Resolution Drafting; Alteration in MOA/AOA
- **Accounting** :- Finalization/Preparation of Balance Sheet as per Indian AS ; Preparation of Projected Financial Statements
- **Income Tax** :- Income Tax – Return Filing; TDS Returns
- **Indirect Taxation** :- Service tax – Registration; Returns, VAT Audit
- **Others** :- Tender Application; Debtors' & Creditors' Ledgers Reconciliation; Fixed Assets' Register Maintenance; Bank Reconciliation Statements; Certification of Utilization of Fund.

**MAJOR ENGAGEMENTS:**

- **ICICI Bank Ltd.** : Internal Audit of Branches & Currency Chests (Operations)
- **Deutsche Bank** : Branch Internal Audit (Operations)
- **Bank Of India** : Branch Revenue Audit
- **Indian Bank** : Branch Statutory Audit, TDS Compliance
- **IRCON International Ltd** : Certification Work
- **Indian Council of Agriculture Research** : Internal Audit

**PERSONAL ASSETS & ACHIEVEMENT**

- Self-Motivated,
- Very flexible and quickly adaptive to the working environment,
- Responsibilities helps to improve my performance,
- Like to work within a team and lead them to fulfill its goals,
- Received appreciation from seniors for commitment & dedication towards work,

**EDUCATION**

▪ Professional Qualification

Institute	Examination	Year
ICAI	CA-Final	Nov., 2012

▪ Academic Qualification

Board/University	Examination	Year
Patna University	B.Com (H)	2009
BSEB Patna	Higher Secondary	2006
BSEB Patna	Secondary	2004

**PERSONAL DETAILS**

- **Date of Birth** : 5<sup>th</sup> October, 1989
- **Marital Status** : Married
- **Permanent Address** : Jhanjharpur, Madhubani, Bihar

**Mintu Kumar**

Associate Member, ICAI  
Membership No. – 529621