

NEHA AGARWAL

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DOB: 26th June 1986

PROFESSIONAL SUMMARY:

Having a learned experience of 6.5 years in diversified sectors and worked across banking, operations and finance domain, I am an MBA professional actively looking to join the workforce in the field of banking credit operations and finance and leverage my career growth.

WORK EXPERIENCES:

Amigos Solutions Pvt Ltd., Kolkata(NSDC training partner-Skill India)

Sep 2021 – Mar 2023

Finance Analyst

- Assisted the accounts team in understanding and controlling projected statement of cash flows for each month for different centers across Eastern regions and tracking it will actual costs incurred.
- Performed trend analysis by measuring the major performance indicators in the financial statements of the company

Floating Chip Technologies Ltd., Kolkata

Jan 2022 – May 2022

Subject Matter Expert – Part time Academic Writer (Finance)

- Prepared financial assignments and projects relating to Accounts Receivable, Ratios, Reconciliations, NPV, FCF, CAGR, Taxation system of international countries like Australia and UK.
- Did several case studies on major financial happenings round the corner.
- Provided guidance and training to junior writers in the subject matter of Finance.
- Regained knowledge financial strategies and concepts along with the relevant changes in the industry

Bina Trading Co., Kolkata

Nov 2017- July 2021

Self-employed – Family firm

- Handled retail business vendors and clients of the store and ensured the follow ups of all sales processes with minimum customer complaints.
- Maintained high quality portfolio of customers and worked in conjunction with them for any developments to be made in any processes.
- Complete management of the departmental store from managing purchases till ensuring the orders are delivered perfectly in the specified time.
- Application of Marg - ERP software for maintaining transactions for purchases, sales and inventory records.
- Supervision and delegation of the job role assigned to the staff. Also provided training to staffs about using the software in an appropriate manner.

Planned Career break

April 2014 – May 2017

Took a voluntary career break of 3 years for raising my children in their early childhood days and developed excellent organizational, multi-tasking and time management skills by managing the kids, family responsibilities along with the idea of setting up of department store.

NIIT GIS Ltd. (ESRI INDIA), Kolkata

May 2013- Mar 2014

Business Development Executive

- Analyzed the company's sales and prospects by preparing and summarizing of sale as well as order and lead data sheets and coordinating with the sales and technical department for the same.
- Handled the portfolio of complete Eastern and NE regions of India viz. generating valuable leads, arranging for demonstration and finalizing the deal.
- Managed debt collection of the company with the major organizations purchasing the Arc GIS software like PWD departments, Forest Departments, Mining, and other companies of Eastern and NE India.

IDBI Bank Ltd., Ranchi RAC

May 2010- Feb 2011

Credit Process Analyst

- Interacted with applicants and gathered deal requirements statements reflecting the financial position and other required inputs for diligently performing the quality analysis.
- Prepared and coordinated with the clients' accountants for credit meetings.
- Ensured timely identification of the accounts to be put in EAR according to the bank's policies and guidelines and reporting to the RM/product partners.
- Performed mathematical calculations as to the eligibility of the loan of the applicant based on FOIR, LTV etc., and other banking norms are in accordance with the current circulars floated by RBI during the given period.
- Established relationship between the bank statements and the income statements provided by the borrower.
- Physical inspection of the property site and checking any issues in the khatyan and other land related legal

documents.

- Co-coordinated with the legal and technical teams for the techno economic valuation and seeking clarification about the property if disputed or not.
- Handled the sales team efficiently for the timely submission of the applicant's documents w.r.t the deviations in the sanction proposal
- In depth analysis of the credit worthiness of the applicant and verification of security given as collateral in case of ML/LAP
- Properly maintained the credit files for assurance to be audit ready at any time.
- Embedded usage of Credit Risk analytics and Credit Analytics Framework.
- Ensured the maintenance of a high-quality portfolio
- Coordinated with the RM to obtain pre clearances, preparation and presentation of approval note, expediting approvals and structuring credit solutions for the applicants.

INTERNSHIP SUMMARY:

Eveready Industries (I) Ltd., HO, Kolkata

May 2008- Jun 2008

Project Title/ Job profile: Standard Operating Procedure of Service Tax and its implementation in a manufacturing organization.

- Understood the process of CENVAT credit for service tax paid by the HO.
- Worked on Oracle (ERP) application
- Learned the process of availing credit and distributing it to different locations (manufacturing units) & prepared the documents required taking credit.
- Got the chance to take an exclusive interview of the Tax chief of Eveready Industries India Ltd., Mr. A.K. Sinha.

EDUCATIONAL QUALIFICATION:

MBA in Finance & Marketing, BIT, Mesra, 2009	81.7%,Post-graduation with Distinction
B. Com (Hons) Accounts, St. Xavier's College, Ranchi, 2007	70.13%, Graduated with Honors Degree
12th, CBSE, DAV Public School, Hehal,Ranchi,2004	75.4%,Commerce(Math's)
10th, CBSE, DAV Public School, Hehal, Ranchi, 2002	78.6%

IT SKILLS:

Proficient in Microsoft Office Suite - MS PowerPoint, MS Excel tools and techniques

ACADEMIC PROJECTS - BIT University, Mesra:

Project Title: Comparative Study of the lifetime plans of the cellular companies in Ranchi.

- Understanding the Indian Telecom sector & rationalized perception of the general public towards landline and mobile phones.
- Finding the customer satisfaction level towards the lifetime plans & suggested measures for improvement

Project Title: To study and analyze the prospects of Home Loans in Ranchi.

- An outlook to the different schemes, offers and facilities available with Home Loan policy offered by various Banks in Ranchi.
- Researched and investigated the prospects of housing loan in Ranchi and devising a suitable strategy for ICICI Bank.

CERTIFICATIONS:

- Certification in Foundations of Project Management, course from Google
- Completed Banking credit analysis process from Udemy. Major learning outcomes were:
 - Understand detailed process of credit analysis, in-depth understanding of financial statements, project financing, working capital financing, Bank Guarantee, Letter of credit, analyzing Term Loan Projects, MUDRA finance, Credit Risk Profiling, Credit Rating and credit scoring, Case study of Adani Limited and Infosys etc.
- Completed Financial Modeling & Valuation from Internshala. Using Ms Excel techniques in valuation, performing financial modeling in case study of Hero MotoCorp.
- Pursuing Financial Analysis, Valuation and Risk Management from HeroVired

SOFT SKILLS & HOBBIES:

- Client Management skills, portfolio monitoring & advanced MS Excel tools and techniques

- Understanding crucial Financial Ratios, conducting sensitivity analysis and trend analysis of financial statements of the clients' along with determining credit risk of the portfolio.
- Perseverance, interpersonal skills and versatile.
- Understanding of loans and lending procedures & Proven work experience as a credit analyst