

Lekha S

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PROFESSIONAL OBJECTIVE

Seeking for an exhilarating career with an organization of immense repute, where extensive experience will be further developed and which demands the best of my professional ability in terms of excellent analytical, organizational and communicational skills, and helps me in broadening and enhancing my current skills and knowledge.

ACADEMIC QUALIFICATION

Professional (CA Qualified)

Degree	Institution	Year	Marks (%)
CA Final (Group2)	The Institute of Chartered Accountants of India (ICAI)	May 2015	50
CA Final (Group1)	The Institute of Chartered Accountants of India (ICAI)	May 2013	51
CA IPCC – (Group 1 &2)	The Institute of Chartered Accountants of India (ICAI)	Nov 2011	59
CA CPT	The Institute of Chartered Accountants of India (ICAI)	Aug 2007	50

Bachelor Degree and Schooling

Degree	Institution	Year	Marks (%)
B.Com (General)	G. S. S. Jain College for women	2007-2010	79
HSC	Revoor Padmanabha Chetty's Matric Hr. Sec. School	2005-2007	92
SSLC	Revoor Padmanabha Chetty's Matric Hr. Sec. School	2004-2005	87

INDUSTRY / WORK EXPERIENCE

1. IndusInd Bank Limited - Sep'15 to Date

Designation: Chief Manager 2 (CM2)

Department: Credit & MIS (Consumer Finance Division)

Key Deliverables:

- The main objective of the role is to review, analyze and evaluate the credit worthiness of the borrower and risks involved
- Customer's having a minimum exposure of Rs.2 Crores to Rs.185 Crores (being highest in CFD Division alone) were handled
- Segments handled were Commercial Vehicles (Medium and Heavy Commercial Vehicles (M&HCV's), Light Commercial Vehicles (LCV), Multi-Utility Vehicles (MUV), Construction Equipment's (including imported), Vessel, Barges and Tug boats,
- Insight of Car and Tractor segment is available
- Performing various eligibility checks, MSME classification and appraising proposals to provide Guaranteed Emergency Credit Line (GECL) facility (ECLGS 1.0, 2.0, 2.0 and 4.0), Restructure (1.0 and 2.0) to existing borrowers
- Ensure strict adherence to various compliance norms
- Risk based on various parameters and mitigants thereto are evaluated
- Risk based on financial position of Borrower (i.e. Leverage Ratio, liquidity ratio etc.), income from other source and debt-servicing capacity are assessed
- Verification of compliance of credit sanctions for all high level proposals i.e. borrowers having exposure of Rs.20 crores and above
- Liaison with Legal team for vetting various agreements for high level proposals
- Preparing and vetting of Sanction letters on PAN India basis for all imported machines backed by Letter of Credit (LC)/ Supplier's Credit (SC) / Buyer's Credit (BYC) and Vessel (incl. Barge, Tug boats)

- Providing clearance for LC Issuance post verification of compliance of Credit sanction conditions and RBI norms.
- Maintaining a tracker for LOU based CFD Division customer for PAN India.
- Monitoring the forex fluctuations involved in LC/SC/BYC for LOU Based CFD customers till it is converted to term loan
- Attending Credit meetings with Clients for vessel proposals
- Preparing Credit rating as per internal module RAM for all proposals having exposure of more than Rs.5 Crores.
- Other compliance of RBI in relation to takeover loans are also taken care
- Loans in relation to Refinance, Takeover, overdue adjustment are also handled
- Assisting in RBI audit activities and other miscellaneous activities
- Preparing Credit Manuals on timely basis
- Providing requirements for development of business tools and liaison with the team
- Training Regional Credit Managers and Credit Analyst- new joiner's on the entire process
- Performing Annual reviews of borrowers having exposure more than Rs.5 crores as per RBI audit observations
- Providing Solvency certificates to Borrowers to enable them to apply for e-tender
- Providing Credit information report to various bureaus and other financiers as per requirements

2. Olam International - Jan'15 to Sep'15

Designation: Jr. Financial Analyst

Department: Corporate Planning Dept. (formerly known as FP&A)

- To Review, analyze and report Indirect overheads budget – actual variance of all business units on monthly basis
- To Review, analyze and report Function overheads budget – actual variance on monthly basis
- Coordinate with various business units on the variance explanations
- Provide support for budget exercise and adhoc requirements
- Identify and research variances to forecast, budget and prior-year expenses and proactively Identifying opportunities for improvement

3. Freelancer – Feb'14 to Aug'14

Handled return filing (ITR) and accounts finalization for clients on part time basis

4. KMC AAnandan – Mar'13 to Aug'13

Designation: Audit Executive

Department: Internal Audit

- KMC AAnandan is a Chartered Accountant & member of Institute of Internal Auditor (IIA)
- Handled risk based internal audit for manufacturing company in SEZ – Order to Cash Process

5. TFT Biotech India Private Limited – May'11 to Mar'12

Designation: Accounts Executive

- Recording orders from customers
- Sales billing and accounting
- Purchase Accounting
- Other Accounting work
- Maintenance of petty cash book, stock register, Form 10
- Daily Cash and Bank reconciliations
- Compilation of sister concern's accounts

6. Sanjay Raj Jain, Chartered Accountant – Oct'07 to Apr'11

Designation: Article Assistant

- Tax Computation and determination of tax liabilities
- Finalization of accounts

- Internal audits in various departments of manufacturing and trading firms
- Tax audit for trading firms
- IT, TDS, VAT return filing

ACHIEVEMENTS

Rewarded for Outstanding performance in IndusInd Bank Limited in the year 2018
 Rewarded for NPA follow up in the year 2019

STRENGTHS

- Leadership Quality
- Takes accountability for the works provided
- Confidence to take up every challenge
- Possess strong analytical and problem solving skills
- Ability to interact closely with people from all walks of life
- Ability to cooperate with everyone
- Highly trustworthy, ethical
- Ability to learn quickly and self-starter

TECHNICAL PROFICIENCY

- Working knowledge in MS-Office, SQL, Prolenz Module, Finacle, Tally ERP 9
- Proficient in IT, VAT, TDS return filing
- Certificate course in Tally ERP 9

PERSONAL PROFILE

Address	:	Flat B 302, Brindhavan Apartment, Elaya Mudali Street, New Washermenpet, Chennai – 600 081
D.O.B	:	29-06-1989
Gender	:	Female
Mother Tongue	:	Hindi
Place of Birth	:	Chennai
Marital Status	:	Married
Nationality	:	Indian
Languages Known	:	English, Hindi, Tamil
Notice Period	:	1 month
Total experience	:	6 years

Declaration:

I hereby declare that the above mentioned details are true to the best of my knowledge and belief.

Place: Chennai

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