



PROFILE SUMMARY

An **MBA graduate** (specialization in Finance) from Alliance University, Bangalore with around **5 years** of working experience in **Credit Assessment, Finance and Accounts, Portfolio management** and **Customer servicing**. In order to grow with the organization, aspiring for a challenging role where my analytical, problem solving skills, experience in the field of Accounting and Finance can be utilized.

PROFESSIONAL EXPERIENCE

DESIGNATION	ENTITY	TENURE
Credit Manager	HDFC Bank	June'22 – Aug'24
Assistant Account	DACS & Associates, Bhubaneswar	Jan'19 – May'22
Analyst	AXA XL	June'18 - Oct'18
Executive	Capita India Pvt. Ltd.	June'16 - Feb'18
ENTITY	WORK DESCRIPTION	
HDFC Bank, Asansol	<ul style="list-style-type: none"> • Conduct in-depth analysis of client's financial statements and credit risk assessment to evaluate the financial stability and creditworthiness. • Analyzing and interpreting company's capabilities to service its debt obligation based on its past, current and future performance. • Undertake sensitivity analysis encompassing industry insights and financial analysis of various Corporates/MSMEs. • Calculated and analyzed various financial ratios from the company financials to examine whether they meet the minimum organization benchmarks. • Structure the loan product according to client need and portfolio keeping business position, primary security and margins in consideration. • Risk and portfolio management of accounts post on-boarding/disbursal and executer renewals/enhancement of existing accounts. • Checking early warning signs of any potential stress in existing client portfolio and executing exit strategies in potential stress cases. • Various Due Diligence checks such as Dedupe check, CIBIL check- Consumer and Commercial. 	
DACS & Associates, Bhubaneswar	<ul style="list-style-type: none"> • Analyzed monthly balance sheet accounts for reporting. • Preparation of data books in accordance with firm and professional standards and in accordance with the requirements of the project. • Generated financial statements and facilitated account closing procedures each month. • Reconciliation of Balance Sheet and assisting in preparation of project reports for clients for availing Business loans. • Analysis of financial statements with accounting supervisors and calculation of various financial ratios. • Worked closely with account managers to identify billable services per contract. • Meeting the deadlines for finalizing the books of accounts and resolving accounting queries of clients. • Highlighting unusual trends observations and frame questions for management. 	

AXA XL, Bangalore	<ul style="list-style-type: none"> • Directly support AXA XL underwriters in Policy administration. • Support issuance of policy documents for the insured. • Issue endorsements in case of any mid-term changes during the policy period. • Renew or decline policies as per the instructions from the underwriters.
Capita India Pvt. Ltd., Bangalore	<ul style="list-style-type: none"> • Problem solving and decision making by analyzing information and evaluating results to optimize customer service and satisfaction. • Finding any discrepancies related with invoices and re-issuing final invoices. • Accounts Payable & Receivable – reviewing & managing account balances & monthly settlements periodically. • Reporting – managing and maintaining: multiple reports, ad-hoc reports while identifying scope of any process improvement. • Ensuring that the SLAs are met within stipulated turnaround time while adhering to quality guidelines.

QUALIFICATION		
COURSE	INSTITUTE	RESULT
Executive PGDM - Finance	Alliance School of Business	69.2 %
B.Com (Hons.)	University of Calcutta	50 %
Higher Secondary	The A.G. Church School, Sodepur	84.42 %
Secondary	The A.G. Church School, Sodepur	86.14 %

SKILLS & AREA OF RESPONSIBILITY

- Proficient in MS Office, familiar with GAAP, GAAS and basic knowledge of Power BI.
- Experienced in SAP ISU and CRM.
- Analysis of critical access, deviation and exceptions in IT processes in SAP system used by multiple clients.

PERSONAL DETAILS	
Interests	: Playing Sports, Event Management, Travelling & Music.
Languages Known	: English, Hindi, Bengali.
Permanent Address	: G.T. Road Neamatpur, Asansol, Dist – Paschim Burdwan-713359(WB).
Relocation	: Open to relocate.