

**RANJIT KUMAR BHOWMICK**

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**Address for Correspondence:**

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**Personal Objective:**

- I would like to accept any challenge to prove abilities of being an efficient Manager and be an asset to your esteemed organization. Would also like to play a key role in a team for a successful engagement.

**Academic Profile:**

- B.COM (Hons.), C.U. in 1993.

**Experience Summary:**

- Total +20 years' experience in finance sector.
  - Magma Fincorp Ltd. (Current organization)- 19 years & 6 months running
  - Black Diamond Beverages Ltd. 2 year & 4 months (2000-2002)
  - Asian Brown Braveries Ltd. 1 year+

**Responsibilities:**

- Bank reconciliation operational work.
- IFC & COF analysis.
- Interest & Finance charges amortization as per EIR method.
- Secured & Unsecured Loan transaction activity.
- Processing charges calculation & posting.
- Commercial Paper (Discount charges calculation)
- Bank charges calculation on CMS banking & Bank charges provision.
- Rating Fees transactions activity.
- Bank Guarantee Charges calculation & posting.
- Interest calculation on Debenture/Sub-debt/Perpetual Debt.
- Interest calculation on Cash Credit/WCDL/Term Loan.
- Monthly Interest provision on unrecovered interest.
- Prepaid Accounting.
- Inter server or Intercompany reconciliation entry.
- Fixed Deposit transaction activity.
- Interest on Fixed deposit calculation & posting.
- Monthly provision on Interest on Fixed deposit.
- TDS booking as per Interest accrual certificate.
- IDBI /Catalyst Trusteeship Fees.
- Stamping Charges on Debenture/Subdebt/Perpetual Debt calculation & posting.
- Arranger Fees on borrowings calculation & posting.

- GST posting on Finance charges.

### **Process Improvement Ideas:**

Lean & Automation ideas are given to improve the process with accuracy, quality, controllership & time management

- Auto Bank reconciliation Cash /Cheque/RTGS/NEFT transactions.
- Prepared the Consolidated multiple line JSU posting template and uploaded in the ERP (Prepaid, Accruals)
- Prepared the Master Data file for invoice processing.
- System generated disbursement instead of manual payment.

### **Management Schedule:**

- Bank reconciliation report with ageing.
- ALM data.
- Interest & Finance charges ..
- IFC & COF recon.
- Secured & Unsecured Loan.
- Interest accrued but not due(liability).
- Interest accrued & due(Liability)
- Commercial Paper.
- Bank charges.
- Rating Fees.
- Bank Guarantee Charges.
- Arranges Fees on borrowings.
- Prepaid Expenses on borrowings.
- IDBI Trusteeship Fees.
- Stamping charges on borrowings.
- Processing Charges on borrowings.
- Borrowing Cost.
- Claim Receivable from bank.

### **Audit Responsibilities:**

- Internal & statutory Audit support on BRS, IFC & all borrowing to reduce non-compliances & achieve management satisfaction.

### **Software Knowledge:**

- **OPERATING SYSTEM** : WINDOWS (2000/XP/VISTA/7/10)
- **SOFTWARE PACKAGES** : SAP (FICO & MM), Oracle 11i & R12, MS-OFFICE

**Personal Information:**

- **DATE OF BIRTH** : 04<sup>th</sup> January, 1971
- **SEX/MARITAL STATUS** : Male/Married
- **BLOOD GROUP** : “B” Positive
- **NATIONALITY** : Indian
- **LINGUISTIC PROFICIENCY** : English, Hindi and Bengali
- **HOBBIES** : Playing Cricket, Football & listening music
- **INTEREST** : Surfing Net, Playing computer games & Travelling

PLACE: KOLKATA.

DATE: 26/11/2022

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(RANJIT BHOWMICK)