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Career Objective: To work with Banks / Financial Services Company in the Treasury and Risk Management Domain. Learning from the best in the industry and applying them to build and develop a robust Treasury and Risk Management system. Currently, employed with Poonawalla Fincorp Limited in the Treasury and Risk Management team.

Profile: B.com (Hons), CS (Executive), PGDM Finance with 5+ years of experience in Finance and Accounting.

Academics: (PGDM-Graduation-12-10 this system)

Year	Degree	Board / University	Institute	Specialization	CGPA / %age
2017-19	PGDM	AICTE	Calcutta Business School	Finance and Marketing	7.39
2013	CS Executive	The Institute of Company Secretaries of India	The Institute of Company Secretaries of India	Law and finance	62%
2012	B. Com(H)	Calcutta University	Maharaja Manindra Chandra College	Finance and Accounts	66%
2009	ISC	CISCE	WWA Cossipore English School	Commerce	81%
2007	ICSE	CISCE	WWA Cossipore english School		76%

Certifications & Projects Undertaken During Undergraduate & PGDM Studies:

Participated in International Study at Taylor's University, Malaysia during 3rd September to 7th September 2018.

Prepared a report on critical analysis of various organizations.

Workshop certifications: 1. Options Trading

2. Design Thinking and Innovation

3. Empirical Research in Finance

4. Risk Management in Banks

Work Experience: 5+ Years

Companies:

- Genpact (May 14 – Jan 15)
- IBM (Aug 15 – Jun 17)
- Emkay Global Financial Services (Feb 19 – May 20)
- Poonawalla Fincorp Limited (May 20 – Present)

Poonawalla Fincorp Limited:

Joined Poonawalla Fincorp Limited (Erstwhile Magma Fincorp Limited) in the Treasury – Securitization profile as Assistant Manager.

Key responsibilities include:

- Creation of pools of retail loans as per the criteria described by Banks / NBFCs.
- Assisting in due diligence of Pools.
- Creation of Cash flows and post securitization servicing of sold portfolio.
- Preparation of Pre-Sanction and Post-Sanction notes for securitized pools.
- Responding to queries of Banks / NBFCs and Auditors.
- Handling RBI Compliance.
- Assisted in Selling of Pools amounting to ~Rs 1500 Cr. in Direct Assignment and PTCs. Was responsible for Servicing more than 100 existing pools.
- Portfolio Analysis to ascertain the quality of pools as a Pool Buyer from other Financial Services Companies.
- Liaison with Credit, Legal and other departmental Heads to ensure smooth transition in the Portfolio Buyout Process.
- Achieved in assisting to buy more than ~ Rs. 2600 Cr. of pools from other NBFCs.

Key responsibilities in Core Treasury:

- Sourcing Term Loans, WCDL from Banks and other Financial institutions at best in the industry cost.
- Tracking liquidity management.
- Liaison with Banks and Rating Agencies.
- Preparation of ALCO MIS and Presentation.
- Providing key MIS to Treasury Head and CFO.
- Automation of various Treasury Functions.

Emkay Global Financial Services:

Joined as a Management Trainee in Feb-19 from PGDM Campus placement. Key responsibilities include:

- Oversee and maintain the client's foreign currency market position.
- Executes foreign currency transactions for clients.
- Establishing local exchange rates for retail customers based on market fluctuations; communicating rates to clients.
- Advising international clients on foreign markets and fluctuations.
- Maintaining current knowledge and close following of major commodity markets including crude oil, petroleum and natural gas products, agricultural products, and precious metals.
- Recommending products based on international currency and commodity markets.
- Hedging of foreign currency risk using options and futures.
- Performing other related duties as assigned.

IBM:

Joined IBM in Aug-15 as an Associate and was promoted to Quality Analyst in Jul-16. Key responsibilities were:

- Audit of all conversations with clients
- One - to - one feedback with agents for individual feedback
- Team huddles for group updates
- Client interactions for process changes and updates.
- Customer satisfaction and customer delight parameters
- Attend Quality meetings. Ensure proper resolution has been made.
- To check whether the CSR has incorporated Knowledge and competence through dip sticks
- Apply six sigma and lean methodologies for continuous process improvements
- FMEA audits

Genpact: Joined as an Associate in May-14. Key responsibilities included:

- To process invoices.
 - Monitor company accounts and payments
 - Monitor and make payment of Utility bills within proper time.
 - Reconciliation of payments.
 - Resolve invoice discrepancy and follow up with the vendors and Customers for required information and approvals.
- Communicate with client and vendor to negotiate a profitable paid on time and payment deadlines.
- Provide MOR (Monthly organizational report) and prepare the L3 and L2 metrics for performance analysis.

Achievements:

IBM:

Awarded the “Star achiever of the year in the year 2016 H1” from IBM. Awarded the “Unsung hero award” by the CEO and HR location leader in the year 2016 for immense contribution to the process improvement from IBM.

Genpact:

Awarded by the Team manager, with two Bronze awards for the month of July 2014 and August 2014 respectively for excellent performance and commitment towards Genpact policies and Customer satisfaction.

Awarded with a Silver award for the month of December 2014 by the Vice president of Genpact, for extraordinary effort and achieving record numbers for the American Financial Year ending December 2014.

Awarded with a Certificate of excellence by the Vice president of Genpact for contributing immensely in reconstructing a process which was in the Red zone in the early 2014 to the Green Zone by the end of the year 2014 and thereby winning the Best Team award.

Extra-Curricular Achievements: Became runner up in the Annual inter college table tennis competition in Calcutta Business School in 2019. Became runner up in Table tennis tournament in IBM Global process in the year 2017. Have regularly participated in seminars and debates held in college. Entrepreneurship Cell President of Calcutta Business.

Participated in CII Kolkata conference on first generation entrepreneurs and skill development of Funding and marketing.

Creativity club member in Calcutta Business School. Director and script writer in Skits and dramas. Finance club and marketing club member of Calcutta Business School.

Computer Knowledge:

- Awarded national Certificate in modular employment skills from the Ministry of
- Information technology and Communication in Computer fundamentals and Tally 9.0.
- Basic SAP knowledge.
- CMIE Prowess
- SPSS, R, Metastock.
- Advanced knowledge in MS Office. Good presentation skills in PowerPoint and data analysis through MS Excel.

- Pivots, charts, filters, lookups, macros.

Languages known: English, Hindi, Bengali.

Skills:

- Leadership
- Teamwork
- Problem solving and analytical skills
- Initiative
- Interpersonal and communication skills
- Prior history of results and progressive experience