**MINTU KUMAR**

**[Chartered Accountant]**

Flat Number B203, Orchid Residency, 7th Extension Road, Sonari, Jharkhand -831011  
+91 7082902330/9911514959  
ca.mkumarr@gmail.com;kumar.mintu89@gmail.com

**CAREER OBJECTIVE**

To make a successful career by working as a Finance/Management Associate in an organization of repute having immense growth opportunities, by contributing my best towards achieving organizational goals, and in the process developing as a sound professional.

**BRIEF PROFILE**

* A qualified Chartered Accountant, a result oriented professional with three & half years of article training exposure and around eight years post qualification exposure to, Accounting, Auditing, Taxation, Consultation,, preparation of financial reports, statements, projections , credit underwriting and appraisal.
* Excellent communication, interpersonal skills, negotiation skill with the ability to work in multi-cultured environment.

**POST QUALIFICATION EXPERIENCE**

**ICICI Bank Limited**

**Designation: Area Credit Manager, Commercial Business Loans at Jamshedpur, Jharkhand.**

**Period: Posted in Hissar, Haryana from June 2016 to Nov 2021, continuing in Jharkhand since Nov 2021.**

**Role & Responsibilities:**

* Credit analysis & appraisal
* Manage the entire credit appraisal process(from login to disbursement)
* Negotiate credit lines & payment terms for secured funding.
* Manage the quality of portfolio
* Manage post disbursement documents
* Coordination with legal, technical, field investigation and risk containment unit agency for processing the file
* Training of credit processing agency personnel and sales team
* Responsible for turn-around-time of delivering sanction and disbursement
* Client visit to understand the exact requirement, business and strength.

**The Institute Of Chartered Accountants of India (**[**Committee on Financial Markets and Investors' Protection**](http://icai.org/new_category.html?c_id=47)**)**

**Designation: Management Trainee**

**Period: From December 2014 to June 2016**

**Role & Responsibilities: -**

* Financials of the Committee:
* Preparation of Annual Budget of the Committee,
* Preparation of Financial statement of the Committee,
* Overall responsibility for managing the Investor Education and Protection Fund Granted by Ministry of Corporate Affairs, Government of India to The Institute of Chartered Accountants of India
* Preparation of bank reconciliation statement, Financial Statements and need based reports of Fund,
* Coordination with Regional Directors and Central office of Ministry of Corporate Affairs,
* Utilization of fund by arranging to conduct investor awareness lectures through Resource Persons and Organizing units,
* Empanelment of new resource person for conducting investor awareness programmes,
* Granting approvals to resource person and organizing units for conducting investor awareness programmes,
* Overall handling the Financial and Administrative work related to investor awareness programmes,

* Administrative and Other Work:
* Preparation of Agenda for Committee Meeting, Finalization of Minutes of the Committee Meeting, Preparation of Annual Report of the Committee and need based report required by Council time to time
* Responsible for handling accounts related matters,

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**Rohatgi Ashish & co. (April 2013 to September 2014)**

**Designation: Chartered Accountant**

Rohatgi Ashish & Co. is a professionally managed Indian Chartered Accountancy firm established in the year 2003, having over 10 years of Professional Experience. 5 Partners with professional expertise & skills, well trained Chartered Accountants and over 20 professional staff render services to various Large & Medium, Public & Private Sector Corporate, Banks, Financial Institutions, Insurance Company, Small & Medium Enterprises etc.

**Responsibilities:-**

* **Audit :-** Statutory Audit; Internal Audit; Tax Audit; Report Drafting
* **Corporate Affairs** **:-** Company Incorporation; Annual Filling; Resolution Drafting; Alteration in MOA/AOA
* **Accounting :-** Finalization/Preparation of Balance Sheet as per Indian AS ; Preparation of

Projected Financial Statements

* **Income Tax :-** Income Tax – Return Filing; TDS Returns
* **Indirect Taxation :-** Service tax – Registration; Returns, VAT Audit
* **Others :-** Tender Application; Debtors’ & Creditors’ Ledgers Reconciliation;

Fixed Assets’ Register Maintenance; Bank Reconciliation Statements;

Certification of Utilization of Fund.

MAJOR ENGAGEMENTS**:**

* **ICICI Bank Ltd. :** Internal Audit of Branches & Currency Chests

(Operations)

* **Deutsche Bank**  **:** BranchInternal Audit (Operations)
* **Bank Of India :** BranchRevenueAudit
* **Indian Bank :** Branch Statutory Audit, TDS Compliance
* **IRCON International Ltd :** Certification Work
* **Indian Council of Agriculture Research :** Internal Audit

**PERSONAL ASSETS & ACHIEVEMENT**

* Self-Motivated,
* Very flexible and quickly adaptive to the working environment,
* Responsibilities helps to improve my performance,
* Like to work within a team and lead them to fulfill its goals,
* Received appreciation from seniors for commitment & dedication towards work,

**EDUCATION**

* Professional Qualification

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| **Institute** | **Examination** | **Year** |
| ICAI | CA-Final | Nov., 2012 |

* Academic Qualification

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| **Board/University** | **Examination** | **Year** |
| Patna University | B.Com (H) | 2009 |
| BSEB Patna | Higher Secondary | 2006 |
| BSEB Patna | Secondary | 2004 |

**PERSONAL DETAILS**

* **Date of Birth :** 5th October, 1989
* **Marital Status :** Married
* **Permanent Address :** Jhanjharpur, Madhubani, Bihar

**Mintu Kumar**

Associate Member, ICAI

Membership No. – 529621