

SUBHA SEN GUPTA.

ACADEMICS:

1. Graduated in Commerce from University of Calcutta in 1982.
2. Passed the Intermediate examination (G-II) Conducted by The Institute of Cost & Works Accountants of India in December 1993.
3. Successfully completed a course on MS Windows from National Institute of Information Technology in 1997.

COMPETENCIES:

1. Thorough accounting knowledge.
2. Competent with the key board to ensure timely delivery of quality output.
3. Fluent in English. Able to comprehend and interact with international communities.

EXPERIENCE:

1. Currently serving **HSBC EDP (I) Pvt. Ltd** as a **Credit Analyst**. The role is to facilitate & assist in the decision making process of extending credit to business customers based out of UK.

Responsibilities include:

- Analyze financial data regarding loan requests for new, renewal and existing loans including data provided by credit bureaus, other financial institutions and financial institution files.
- Prepares spread sheets and reports to summarize and facilitate new, renewal and existing loans.
- Work with examiners and third party vendors.
- Performs credit inquiries for the Bank as requested.
- Liaise with Credit Rating agencies to determine credit ratings and validate scores that have been caused by the Bank.
- Track and review, interim and annual financial information on existing customers.
- Recommend and monitor borrower adherence to loan covenants.
- Prepare and track risk management reports, commercial loan portfolio concentration reports and real estate appraisal evaluations.
- Maintain the privacy of customer information and the security of all records.
- Compliance with organizational policies and procedures.

2. Served EXL Services, Pune (Jan 2005 to Sept 2005).

Cont ::2::



3. Served Tata Homefinance Ltd. (Sept 2002 to Sept 2003) as Operations Officer at Kolkata. Here the primary role was that of a Regional Accountant. Preparation of weekly, monthly accounts and various MIS reports for the six branches in Eastern India. Co-ordinate with auditors of the company for various internal, NHB (National Housing Bank). Managing working capital in co-ordination with Head Office and the branches.

4. Served **M/s. Peerless Abasan Finance Ltd.**, a NHB (National Housing Bank) approved Housing Finance Company (1992- 2002) as an officer in the core operational accounting and recovery dept, leading huge teams and reporting to General Manager (F & A). The functions here included the following:

- a. Loan appraisals and reporting recommendations.
 - b. Loan Accounting
 - c. Was responsible for hiring, training and retaining an outsourced team of processors, collectors and counselors.
 - d. Loan Restructuring (foreclosures, EMI revisions etc) and all other aspects of loan accounting.
 - e. Filing of NHB (National Housing Bank) returns (Monthly, quarterly, and annual).
 - f. Ensure compliance of prudential norms specified by NHB. Was also responsible for cross audits, where the requirement would be to conduct compliance audits at other branches/ regions and report within a given TAT.
 - g. Ensure timely and proper disbursement of approved loans.
 - h. Ensure Collection from Delinquent Accounts by providing Leadership and guidance to Field Agents. Also gained exposure to working out individual and team incentives.
3. Served M/s. S.K. Agrwal & Co., Chartered Accountants, as an Articled Clerk (1984- 87) where I has lead teams for various statutory audits, Internal audits and tax audit assignments. Among the noteworthy clients were M/s. Bharat Coking Coal Limited (a subsidiary of Coal India Limited), Webel Nicco Electronics Ltd., Himani Ltd., Birla Jute and Industries Ltd. Drafting of reports and technical guidelines for the audits of various tea companies thereby gaining exposure to integrated accounting system.

OTHER ATTRIBUTES

Excellent communication skills, proven competence in man management techniques and eagerness to learn continuously.

PASSPORT NUMBER : T0047271

Subha Sen Gupta. e-mail - subha2207@gmail.com

135B, N S C Bose Road, SUKDEB, Flats 1&3,
Kolkata – 700 040

Ph: 9830056932 / +918777526317





Edit with WPS Office