

SHIKHA GOENKA

Mumbai, India; shikha.goenka@yahoo.co.in ; +91 983 300 7946

Summary:

Chartered Accountant and an experienced banker with work experience in the fields of internal audit, credit control, monitoring and governance. Recently completed a residential course certification from IIMA.

Experience:

Axis Bank Limited – Assistant Vice President (Investigations)

Dec 2020 – Current

- Conducting a detailed analysis of the red flagged account (RFA) of the Bank for identifying if the the account is a fraud and conducting a staff accountability review for the same.
- Working closely with management for streamlining department wide processes.

Yes Bank Limited – Vice President (Management Excellence & Governance)

Jul 2018 – Dec 2020

- Conducted a detailed analysis of the non-performing accounts (NPA) of the Bank for identifying the reasons for the account turning NPA and conducting a staff accountability review for the same.
- Designed and presented the findings to the senior members of the Bank including the MD and CEO, CFO and all Heads of various control functions of the Bank.
- Design methodology and tools to measure and improve governance culture across the Bank at all levels.

Citibank N.A – Assistant Manager (Credit Risk Management Services)

Dec 2014 – Jul 2018

- Collaborated with the commercial banking business/ risk team, which manages the small and medium enterprises and mid-market segment for the Bank. Executed and vetted legal and security documents for various facilities in accordance with the facility sanction conditions.
- Credit monitoring - monitored drawing power basis collaterals as per Reserve Bank of India(RBI) requirement. Assisted the regulatory reporting team for various global and local reporting (RBI).
- Successfully implemented system enhancement project for the unit which improved the overall efficiency of the team.
- Interacted with various business functions and risk seniors in the Bank and highlighted control gaps in a timely manner.
- Managed and reviewed the work done by the junior staff and off roll staff of the unit.

Kotak Mahindra Bank – Senior Manager (Group Internal Audit)

Aug 2011 – Jun 2014

- As part of the retail assets, corporate banking, asset reconstruction audits, developed audit strategies and program's that ensured internal controls were effective. Assisted the team leader in planning, designing, implementing risk based audit plan and designing of reports. Ensured completion of audit and documentation of working papers.
- Analyzed the various databases, risk impact and suggested areas of improvements and process improvements.
- Ensured controls were effective using various auditing tools, technology and ensured compliance with various policies of the Bank and Regulators.

P. Subramaniam & Associates And SDS & Associates - Articleship

- Headed a concurrent audit and also conducted several concurrent audits in trade services, cash management services department, of **Standard Chartered Bank**.
- Team member of KYC Project of **Standard Chartered Bank**.
- Prepared the balance sheet, profit and loss statement and cash flow statement of Companies and assisted the Partner in finalization of the financial statements.

Education:

- **Indian Institute of Management, Ahmedabad** - Residential program on Management and Finance for Experienced Chartered Accountants – Advanced Finance, Strategy & Leadership **Feb 2019 – Jun 2019**
- **Institute of Chartered Accountants Of India** - Chartered Accountancy (first attempt) **Nov 2008 - May 2011**
- **Mumbai University** - Bachelors of Commerce **Jun 2004 – Jun 2009**
- **Mithibai College** - Higher Secondary **Jun 2004 – Jun 2006**
- **Mount Mary High School** - Secondary School **Jun 1994 – Jun 2004**

Languages:

- English – Fluent, Hindi – Native, Marathi - Conversational

Extracurricular Activities:

- Learned Kickboxing for 3 years, participated in an international event in Dubai and travelling (travelled to 11 countries).