**Arun Kumar Singh**

Company Secretary & MBA(Finance)

Experience-8+Years

33/10 Fakir Bagan Lane

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A result driven, self-motivated and resourceful Compliance /Risk & Finance professional with proven abilities in securities and fund services, back and middle office operations and finance. A fluent communicator with strong analytical, problem-solving and decision-making skills, combined with a pragmatic approach and sound business acumen.

L&T Housing Finance

Design: ACM (Credit & Risk Analyst)

Oct’21 – To Present

**Responsibility Includes:**

* Appraisal and assessment of credit facilities as per specific guidelines.
* The advance level consists of limit from Rs. 20.00 L to 7.00 Cr.
* Responsible for Credit Appraisals of the existing and new asset relationship including preparation of Proposal/Appraisal note, collaboration with the sanction authorities in getting the cases approved within the TAT.
* Responsible for the Credit & Risk Assessment of the profile including the Due-Diligence process as per the guideline.
* Undertaking detailed project appraisal/ risk rating and carrying out independent due diligence to evaluate the financial/Legal aspects of new/existing projects with a view to establishing viability and assessing corresponding funding requirements.
* Effective Liaoning with Operation and Implementation/Audit team, to ensure completion of documentation and maintenance of audit requirements & to ensure timely & efficient service delivery to clients.
* Looking after risk analysis evaluates financial documents, economic conditions and potential clients to help companies determine the level of risk involved in making a particular business decision.
* Responsible for the adherence of an organisation to policies and procedures, especially regulatory and ethical standards with special reference to the regular audits, design control systems and help to design and implement company policies.

Utkarsh Small Finance Bank

Design: Branch Credit Manager

April’2020 – To Sept’21

**Responsibility Includes:**

* Appraisal and assessment of credit facilities as per specific guidelines of the Bank
* The advance level consists of limit from Rs. 5.00 L to 5.00 cr(Secured & Unsecured).
* Dealing with product like-LAP/EBL/PL/HL/CV
* Responsible for Credit Appraisals of the existing and new asset relationship including preparation of Proposal/Appraisal note, collaboration with the Risk and sanctioning authorities in getting the cases approved within the TAT.
* Responsible for preparation of Credit Appraisals Memo and Credit underwriting activity and other Banking average details.
* PD(Personal Discussion) with the client to understand the Business model and financial.
* Undertaking detailed project appraisal/ risk rating and carrying out independent due diligence to evaluate the financial aspects of new/existing projects with a view to establishing viability and assessing corresponding funding requirements.
* Co-ordination with the collection team to track and manage the collection
* Effective Liaoning with Operation and Implementation team, Risk team, Audit to ensure completion of documentation and maintenance of audit requirements & to ensure timely & efficient service delivery to clients.
* Responsible for preparation Loan Utilization statement Analysis and SMA/DPD and other Cibil Analysis pertain to the New /Existing funding.
* Vendor Management

Key Activities:

* Credit Appraisal and disbursements:
* Credit Monitoring/Underwriting
* Industry Analysis
* Market Trend Analysis

HDB Financial Services

Design: Branch Credit Manager

 Jan19 to Mar20

**Responsibility Includes:**

* Appraisal and assessment of credit facilities as per specific guidelines.
* The advance level consists of limit from Rs. 1.00L to 2.00 Cr(Secured & Unsecured).
* Dealing with product like-LAP/EBL/PL/WC
* Responsible for Credit Appraisals of the existing and new asset relationship including preparation of Proposal/Appraisal note, collaboration with the Risk and sanctioning authorities in getting the cases approved within the TAT.
* Responsible for preparation of Credit Appraisals Memo and other Banking average details.
* PD(Personal Discussion) with the client to understand the Business model and financial.
* Undertaking detailed project appraisal/ risk rating and carrying out independent due diligence to evaluate the financial aspects of new/existing projects with a view to establishing viability and assessing corresponding funding requirements.
* Co-ordination with the collection team to track and manage the collection
* Effective Liaoning with Operation and Implementation team, Risk team, Audit to ensure completion of documentation and maintenance of audit requirements & to ensure timely & efficient service delivery to clients.

Key Activities:

* Credit Appraisal and disbursements:
* Credit Monitoring/Underwriting
* Risk Analyst
* Status of client to Higher Management:
* Market Trend Analysis

Axis Bank Ltd (Patna Zone)

Design: CRM

 January 2014 – To Dec-2018

**Responsibility Includes:**

* Appraisal and assessment of credit facilities as per Bank’s specific guidelines.
* The advance level consists of limit up to 50.Cr (Fund-based+ Non-fund based facility and various other products under Sole / Multiple / Consortium banking arrangement.
* Dealing with product like-Term Loan/Working Capital/CC/OD.
* Responsible for Credit Appraisals of the existing and new asset relationship including preparation of Proposal/Appraisal note, CMA, Assessment of working capital limits and also collaboration with the Risk and sanctioning authorities in getting the cases approved within the TAT.
* Periodical monitoring of accounts by maintaining timely renewal or review of sanctioned credit facilities and accessing their working capital requirement.
* In depth analysis of corporate / project financial statements involving calculation & interpretation of key ratios, analysis of fund flow statements and cash flow statements etc.
* Responsible for Post approval activities like Documentation, Security creation, Disbursement and Monitoring of a Portfolio Corporate Accounts having a variety of Credit facilities under Sole, Consortium & Multiple Banking Arrangements.
* Undertaking detailed project appraisal/ risk rating and carrying out independent due diligence to evaluate the financial aspects of new/existing projects with a view to establishing viability and assessing corresponding funding requirements.
* Effective Liaoning with Operation and Implementation team, Risk team, Audit to ensure completion of documentation and maintenance of audit requirements & to ensure timely & efficient service delivery to clients.
* Responsible for preparation of current status of our corporate clients for higher management followed by SMA status/Irregularity acct/ Sanction letter of various facility/Documentation agreement.

Key Activities:

* Credit Appraisal and disbursements:
* Credit Monitoring/Underwriting
* Status of client to Higher Management:
* Market Trend Analysis

SKB & Associates (Practicing Company Secretaries)

 Feb 2012 – To Nov 2013

Design: Compliance Executive

**Responsibility Includes:**

* Drafting of Board Meetings including (AGM/EGM) including pre/post-board meeting preparations & compliances.
* Responsible for Looking after all type of MCA (Secretarial) related works.
* Looking after compliance of FEMA related works along with filing of annual return with RBI.
* Dealing and co-ordinating with legal counsel of the company.
* Dealing with NSDL & CDSL along with RTA with respect to dematerialisation of shares.
* Liasioning with statutory authorities like Registrar of Companies, Reserve Bank of India and other banks etc.
* CSR Related Activities &Calculation of Average Profits, Due Diligence of documents.
* Responsible for compliance with listing conditions specified under SEBI Act, SCRA and the rules made there under and those specified by Stock Exchanges.
* Responsible for conduct compliance reviews to determine the effectiveness of the compliance program in an effective and timely manner
* Responsible for drafting for Amalgamation & Merger etc.
* Dealing with the Payroll Management including statutory with reference to the EPFO.
* Responsible for dealing with special reference to the banking Law/Taxation Management

**Academic & Professional Qualification**

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| --- | --- | --- | --- |
| Name of Institution  | Examination Appeared  | Board/University | Year of Passing |
| AHH School | Secondary | WBBSE | 2003 |
| LHS School | Higher Secondary  | WBCHSE | 2005 |
| UCM College | B.COM | Calcutta University | 2008 |
| NIIT | Diploma in Business Finance System & Information Management | NIIT | 2011 |
| Birla School of Management | MBA-Finance | WBUT | 2012 |
| ICSI | Company Secretary | Institute of Company Secretaries of India | 2020 |

Management Project Details

1. Report on Comparative Study on SME Services by SBI and ICICI Bank.
2. EDP with ICSI under topic with Sebi Act/Credit Analysis/Drafting & Pleading.
3. MS Office & Operating system/Tally 7.2 & ERP 9/Service Tax, Vat, ROC Filling
4. Company & Corporate Allied Law

**Personal Vitae**

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| **Date of Birth** | **Marital Status** | **Language Known** |
| 02.02.1988 | Married  | Hindi, English, Bengali, Oriya |

**Declaration:**

I hereby, declare that the particulars stated above are true to the best of my knowledge and believe. That my service may be terminated by the company without any notice if company found any fraud related to above mentioned statement.

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**Arun Kumar Singh**