

DEBARATI BHANJA

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Location: New Alipore, Kolkata, WB

CAREER OBJECTIVE

Chartered Accountant with **7 years of work experience** in **auditing, credit rating, accounts and finance**. Seeking to work for a professionally managed enterprise to achieve the organizational goals with adoption of methodical approach towards the work assigned.

PROFESSIONAL EXPERIENCE

CARE Ratings Limited, Kolkata, WB

Credit Analyst, Corporate Ratings

Oct 2019 – Dec 2020

- Overall responsibility for preparing a **rating report** in a time bound manner and presenting it to the higher management.
- Interacting with clients to understand their **business model** and **explaining the rating process to the client**, collecting both **internal and external information regarding the company/entity to be rated**, from the best possible sources after interacting with various stakeholders of the concerned company (e.g., bankers, debtors, creditors etc.).
- Detailed **analysis of financial statements** (e.g., profitability statement, balance sheet, cash flow statement) of the concerned entity.
- Detailed **analysis of industry risk, financial risk and market risk** before **recommending a suitable rating**.
- Preparation of **rating rationale** in proper manner which brings out all key rating drivers properly.
- **Review the ratings** of clients every year as per SEBI guidelines.
- Preparing **SME Report, Due Diligence Report** on credit proposals from entities as required by the banker.

ARTT Consulting LLP, Kolkata, WB

Feb 2019 - Jun 2019

Consultant

- **Internal Audit** of Nexval.
- **GST Audit** and **TDS Audit** of SREI Equipment Finance Limited.
- **Payroll Audit** of Kariwala Industries Limited.

CADD Centre Training Services, New Alipore, Kolkata, WB

Head of Finance and Accounts

Apr 2017 - Jan 2019

- **Scrutinizing all payment vouchers and receipts** properly.
- **Preparation of accounts** including **documenting of financial transactions** by entering account information.
- Ensuring the **accuracy of financial documents** as well as their **compliance with relevant laws** and regulations.
- **Finalization of accounts** including **preparation of Balance Sheet, Profit & Loss account** and other reports.
- Conduct of **profit and cost analysis**.
- Substantiation of financial transactions by **auditing documents**.
- Overall **management of the centre**.

Ghosh Mirani & Co., Kolkata, WB

Assistant Manager (Audit)

Apr 2016 - Mar 2017

- **Internal Audit** of Peerless General investment Co.
- **Stock Analysis** of Vinar Systems Pvt Ltd.
- **IFC Audit** of eRev Max Technologies Pvt Ltd.

Chunder Khator and Associates, Kolkata, WB

Audit Assistant

Oct 2015 - Mar 2016

- **Audit** of various companies, banks (**Concurrent audit**) and industrial establishments.
- Processing and **filing of ROC related documents**.
- **Individual Taxation** and Certification.
- **SAP exposure** in Mint.

CMC Limited, Kolkata, WB

Quality Analyst

Jun 2014 - Apr 2015

- Processed **financial reports** especially for North American Companies.

Dutta Ghosh and Associates, Kolkata, WB

Audit Assistant

Aug 2013 - May 2014

- **Audit covering:** Interim audit of West Bengal Financial Corporation.
- **Internal audit** of Seahorse India Pvt Ltd and Ipsen Technologies Limited.
- **Fund audit** of DIC India Limited.

PROFESSIONAL TRAINING

- **General Management and Communication Skills Training (GMCS)**
ICAI, Kolkata, WB

Aug 2012

- **Articleship: 3 years Fulltime Training**

Bhunias & Co, Chartered Accountants, Kolkata, WB

Apr 2008 – Mar 2011

Experience and skills gained during the training period are:

- **Stock Audit** of Ichapur Rifle Factory Cooperative Society.
- **Scrutiny of various ledgers** i.e. Cash Book, Bank Book, Journals and BRS.
- **Checking of purchase and sales ledger** and other related ledgers.
- Checking **fixed asset register** and depreciation thereon.
- **Preparation of final accounts** i.e. Balance Sheet, Profit & Loss account for SMEs.
- Calculating and **filing of returns for SMEs**.

PROJECT EXPERIENCE

- **Stock Audit and Tax Audit** at M.P. Jewellers Ltd, Kolkata

IT SKILLS

- Well versed with **Microsoft Office**.
- Accounting Packages - **ERP and Tally ERP**.
- **100 hours** compulsory **Computer Training** with ICAI Kolkata.

EDUCATION

Chartered Accountancy

May 2012

ICAI, Final Term

M.Com, Accountancy

Sep 2009

University of Calcutta, Kolkata, WB

B.Com (Hons.), Accountancy

Jul 2007

Seth Anandram Jaipuria College,

University of Calcutta, Kolkata, WB

EDUCATION (In Detail)

Qualification	Institute	Year	Marks	Division
Chartered Accountancy	Chartered Accountancy Final Term	May, 2012	51%	
	Chartered Accountancy PE-II	November 2007	50%	
	Chartered Accountancy PE-I	November, 2005	61.25%	
M.Com Accountancy	University of Calcutta	2009	52%	Class-II
B.Com : Honours Accountancy	University of Calcutta Seth Anandram Jaipuria College	2007	61.37%	Class-I
West Bengal Council of Higher Secondary Education	Laban Hrad Vidyapith	2004	67.70%	Div: I
West Bengal Board of Secondary Education Madhyamik	Holy Child Institute	2001	75%	Div: I