

## Anasuya Niyogi

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Chartered Accountant professional with 9 years of post-qualification experience in Direct and Indirect Taxation, Credit Appraisal & Monitoring, Statutory & Internal Audit and Tax Audit of large trading, services, MSME and SSI clients.



### Experience Summary

- Qualified Chartered Accountant with 1.5 year of experience in Direct & Indirect Taxation, contract related matters and finalization of accounts
- 6 years of experience in Cash Budget, Cash Flow Analysis, Credit Appraisal and Credit Rating for MSME and SSI clients, being both in Trading and Services
- 1.5 years of experience Statutory, Tax and Internal Audit
- Working knowledge of the Companies Act, 2013 and Ind AS
- Ability to work independently with complete ownership of assigned tasks
- Excellent communication skills
- Good Interpersonal skills coupled with dedication and commitment and passionate to learn new and challenging tasks

### Education

Qualification	Year	Institute
Chartered Accountant	2011 (November)	Institute of Chartered Accountants of India (ICAI)
Bachelor Of Science (Botany)	2004	Calcutta University

Certification	Year	Institute
SAP-FICO	2021	Institute of Chartered Accountants of India (ICAI)
Certificate in Forensic Accounting and Fraud Detection	2020	Institute of Chartered Accountants of India (ICAI)
Certificate in Information Systems Audit (ISA)	2020	Institute of Chartered Accountants of India (ICAI)
Certificate in Risk in Financial Services	2016	Chartered Institute of Securities and Investments, UK (CISI UK)
CAIIB	2015	Indian Institute of Banking & Finance
JAIIB	2014	Indian Institute of Banking & Finance
Certificate in International Financial Reporting Standards (IFRS)	2013	Institute of Chartered Accountants of India (ICAI)
Certificate of Information Technology Course	2002	CMC Limited

## Employment Details

Organization	Period	Designation
Kolkata Metro Rail Corporation Limited	29-Jun-2020 – Till date	Senior Finance Manager
ICICI Bank Ltd.	31-Oct-2018 – 24-Jul-2019	Relationship Manager (Grade CM I)
United Bank of India	23-Sep-2013 – 06-Oct-2018	Credit Manager (Scale III)
Vidya & Co., Chartered Accountants	01-Apr-2012 – 22-Sep-2013	Audit Manager

## Work Experience

<b>Organization</b>	Kolkata Metro Rail Corporation Limited
<b>Period</b>	29-June-2020 – Till date
<b>Designation</b>	Senior Finance Manager
<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>• Indirect Taxation &amp; GST Returns</li> <li>• Reimbursement of VAT and SGST from Govt. of West Bengal. Liaison with various authorities of GST Authority and Govt. of West Bengal</li> <li>• Resolving all issues related to VAT and GST with taxation authorities and other related offices</li> <li>• Ensuring all taxes are deposited and returns submitted on time</li> <li>• Costing and Budgeting-preparation of revised cost estimate of East-West Metro Project, Kolkata</li> <li>• Replies to queries and finalization of Internal Audit Report, Statutory Audit Report, Supplementary Audit Report and Transaction Audit Report</li> <li>• Co-ordination with tax auditors for submission of tax audit and income tax returns</li> <li>• Resolution of Income Tax related disputes with Income Tax authorities</li> <li>• Understanding of works contracts for price variation and price escalation with respect to cost of labour and other elements</li> <li>• Payment to contractors</li> <li>• Finalization of accounts</li> </ul>
<b>Skills and Tools</b>	Knowledge of GST Act, Ind AS, Companies Act, Income Tax Act and various other commercial Acts and rules and regulations thereof, Tally, MS Office

<b>Organization</b>	ICICI Bank Ltd.
<b>Period</b>	31-October-2018 – 24-Jul-2019
<b>Designation</b>	Relationship Manager (CM I)
<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>• Maintaining existing customer relationship</li> <li>• Renewal/enhancement of existing loans</li> <li>• Assessing the loan limit by MPBF method or cash budget</li> <li>• Preparation of fund flow analysis and computation of various ratios</li> <li>• Strengthening risk mitigation factors while giving a loan</li> <li>• Pre-sanction and post-sanction inspection of borrower units</li> <li>• Post-sanction/post-renewal documentation (Credit Arrangement, Facility Agreement, Hypothecation Deed, Mortgage Deed,etc.)</li> </ul>

	<ul style="list-style-type: none"> <li>• Post-disbursement monitoring of the loan accounts</li> <li>• Handled a portfolio of Rs.69.0 crores, comprising of 14 clients. The clients belonged to trading, services and manufacturing sectors. The trading companies were authorized dealers of major Indian steel manufacturer and international two-wheelers, trading in goods like plywood and garments. Manufacturing clients were into the production of rubber, plastic products and tea plantation (auction and retailing). Clients in the services sector were in the hotel industry, maintenance of ropeways and digging tunnels for laying optical cables for telecommunication companies and running diagnostic centers.</li> </ul>
<b>Skills and Tools</b>	Finacle, MS Office and internal tools used for processing small corporate loans

<b>Organization</b>	United Bank of India
<b>Period</b>	23-September-2013 – 06-October-2018
<b>Designation</b>	Credit Manager (Scale III)
<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>• Performing due diligence of the loan applicant and determining eligibility of the potential borrower</li> <li>• Assessing the loan limit by MPBF method or cash budget</li> <li>• Preparation of fund flow analysis and computation of various ratios</li> <li>• Strengthening risk mitigation factors while giving a loan</li> <li>• Internal Risk Rating of the loan applicant by using an in-house software</li> <li>• Pre-sanction and post-sanction inspection of borrower units</li> <li>• Post-disbursement monitoring of the loan accounts</li> <li>• Supervised and monitored the loans and advance of 63 branches under the control of the region office. The book size was around Rs.132.0 crores, which included agricultural loans also.</li> <li>• At the region office level had appraised loans for sanction from Rs.50.0 lakhs to Rs.5.0 crores. Loans were mostly to trading and service industry. Trader clients varied from FMCG, cement, iron &amp; steel and four wheelers &amp; two wheelers. In the services industry, there were hospitals, diagnostic centers, hotels and cold storages.</li> </ul>
<b>Skills and Tools</b>	Finacle, MS Office, In-house Credit Rating tool, LAPS (Loan Appraisal Processing System) used for processing retail loans

<b>Organization</b>	Vidya & Co., Chartered Accountants
<b>Period</b>	01-April-2012 – 22-September-2013
<b>Designation</b>	Audit Manager
<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>• Preparation of audit programme</li> <li>• Identifying the areas for detailed checking</li> <li>• Finding lapses in the internal control system of the client</li> <li>• Ensuring compliance of all the relevant accounting standards and applicable acts, rules and regulations in preparation of Final Accounts</li> <li>• Limited review as per SEBI Guidelines</li> </ul>

	<ul style="list-style-type: none"> <li>• Computation of taxable income under the Income Tax Act</li> </ul>
<b>Skills and Tools</b>	Knowledge of Indian Accounting Standards, Indian Auditing Standards, Companies Act, Income Tax Act and various other commercial Acts and rules and regulations thereof, Tally, MS Office

## Personal Details

Date of Birth	05-November-1982
Languages Known	English, Bengali, Hindi
Interests	Painting, Reading
Passport Details	(Will be furnished upon request)