

CAREER OBJECTIVE	Strategic and analytical Finance & Marketing post graduate, having work exposure in areas of financial and credit risk analysis. Looking for opportunity in areas of financial management including fund management, asset management and risk management.
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EDUCATIONAL QUALIFICATION	Examination	Year	Institute (Board/University)	Performance
	PGDM	2019	International School of Business & Media, Pune	5/6
	B.Com (Hons.)	2015	Bhawanipur Education Society College, Kolkata	55.55%
	XII	2012	M. C. Kejriwal Vidyapeeth, Howrah (ISC)	72.00%
	X	2010	Mahavir Institute of Education Research, Kolkata (ICSE)	70.00%

WORK EXPERIENCE	Cholamandalam Investment and Finance Company Limited (Vehicle Finance)	From April 2019 (Currently Pursuing)
DESIGNATION	Grade Title - Assistant Manager Role – Branch Business Manager	
PRIMARY RESPONSIBILITIES	<ul style="list-style-type: none"> Managing portfolio size of approximately INR 25 Crore while maintaining Return on Total Assets of 5%. Direct all operational aspects including distribution operations, customer service, human resources, administration and sales. Meet goals and metrics set by senior management. Overseeing approvals of loans, lines of credit and other fiscal plans. Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs Implementing new initiatives and compliance rolled out by management pertaining to vehicle finance and addressing the gaps between theory and practice. Encouraging Cross-sell (with substantial results during lockdown) to boost organizational growth. Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities 	

SUMMER INTERNSHIP	Dun & Bradstreet Information Services Private Limited	15th January 2018 – 31st May 2018
EXECUTIVE SUMMARY	Risk evaluation and supply chain trade credit. The process of risk assessment of businesses, vendors, buyers, customers by corporate based on their ability to repay and thereby allowing them trade credit.	
PRIMARY RESPONSIBILITIES	<ul style="list-style-type: none"> Compiling of data as per the client's requirement for various regional offices & correspondents Assessing the subjects on the basis of financials through tools like ratio analysis, working capital analysis. Interaction via tele-con (management discussions) and site visit with the subject to ensure delivery of reports by ascertaining quality & timeliness. Preparation of report by analyzing the given entity and assignment of credit rating and comparing it with industrial parameters. Preparing the assessment reports of clients according to the D&B standards Coordinating a team of Data Entry Operators (DEO) to ensure timely availability of information. Ensuring the quality, timeliness, accuracy and accountability of assigned client projects. 	
LEARNING OUTCOMES	<ul style="list-style-type: none"> Knowledge about implementation of financial study in practical field. To apply various financial and qualitative tools for Credit risk assessment. Learn to synchronize and work with top delegates within the given stipulated time and learn to work in a team. Learn to take initiative and to have the zeal to go the extra mile. Acclimate to various challenges faced in any organization. Building client relationship through data management. Compiling and analyzing the financial data. 	

WORK EXPERIENCE	Pickji (Auspice Transitos Private Limited)	June 2015 - May 2017
DESIGNATION	<ul style="list-style-type: none"> Business Development Manager (Kolkata) Accounts Manager (Kolkata) City Head (Guwahati) 	
PRIMARY RESPONSIBILITIES	<ul style="list-style-type: none"> Compiled general ledger entries with nearly 100% accuracy. Financial Analysis Managed crisis in time sensitive situations & demonstrated good judgment in decision making process. Determined staffing needs & participated in recruitment & hiring. Establishing new market in the city 	

LEARNING OUTCOMES	<ul style="list-style-type: none"> ▪ Team management to drive performance. ▪ Application of various accounting principles and accounting ratios on company data. ▪ Self-presentation and communication skills. ▪ Negotiation and sales skill. ▪ Problem analysis and problem solving
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SKILLS	<ul style="list-style-type: none"> ▪ Working proficiency in developing financial models & financial reporting. ▪ Expertise in accounts, communication and Public Relations. ▪ Fiscal Budgeting Knowledge. ▪ Excel in handling challenging situations, utilization of thinking skills, working under pressure and achieving targets. ▪ Absolute attention to details.
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POSITIONS OF RESPONSIBILITY	<ul style="list-style-type: none"> ▪ Head Coordinator of Finance Club at ISB&M. ▪ Head Coordinator “The Financial Roulette 2018” Conference at ISB&M. ▪ Core Team Member of Risk Management Conference namely “Risk Roulette 2017”, conducted by TOFI – The Finance and Investment Club at ISB&M. ▪ Coordinator of Sponsorship Team in Risk Roulette 2017 at ISB&M. ▪ “Captain of Green House” in M.C Kejriwal Vidyapeeth, Howrah (2012).
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EXTRA CURRICULAR ACTIVITIES	<ul style="list-style-type: none"> ▪ Addressed the batch on the topics of Cost Accounting & Financial Management. ▪ Conducted sessions on “Financial Modeling”. ▪ Coordinated finance conference on “Role and impact of AI, Machine learning and block chain in financial industry”.
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PERSONAL DETAILS	Father’s Name	Mr. Jagmohan Mall
	Date of Birth	20 th October, 1993
	Address	545 GT Road, Howrah– 711101
	Languages Known	English, Hindi, Bengali
	Other Interests	Watching Movies, Dancing, Solving Sudoku, Cooking