

SHOMITA SAHA

CONTACT

91-9836518404
shomita138@gmail.com

EDUCATION

Master's Degree

Master of Finance & Control
Banaras Hindu University
2000-2002 (Gold Medalist)

Bachelor's Degree

B.A. Economics Hons
University of Kalyani
1996-1999

CERTIFICATIONS

- Investment Adviser
Level 1&2 (NISM)
- CAIIB (IIBF)
- Forex Bourse Course,
& Integrated Treasury
(erstwhile BTC, Mumbai)
- Structured Derivatives
(Derivium Capital)
- Credit and Rate Markets,
(JP Morgan University)
- Corp Fin Risk Mgmt
Dun & Bradstreet
- Forex Orientation
Workshop; FEDAI

PROFESSIONAL OVERVIEW

- Senior treasury and investment professional in scheduled commercial banks in India, experience of setting up treasury department of a bank and running the entire process, having end-to-end product life cycle knowledge, front office, mid office and back-office activities, cash flow management in domestic and overseas markets, policy formulation and managing internal and external stakeholders, managing compliance and regulatory guidelines (RBI, FEMA, ISDA)

SNAPSHOT

- May 2023-Present - Investment Advisory helping investors achieve their financial goals in a realistic, holistic and achievable manner by investing right after understanding the risks.
- March 2004-December 2017- Treasury and Investments Professional in Banks
- April 2003-February 2004-College Faculty
- More than thirteen plus experience in treasury, investments and financial markets,

WORK EXPERIENCE

Investment Adviser

SEBI Reg No INA000017994

May 2023- Present

Offer solutions in wide array of investment opportunities including equity, fixed income, bullion, foreign exchange, ReITs, InVits, Forex, Derivatives, Mutual funds and all products permitted by SEBI

- Engage with clients to understand their personal, professional, and financial profile.
- Understand their POV towards their personal/ organizational financial matters and offering customized solutions based on their objectives and risk-management policies.
- Maintain trust and endeavor towards a long-term relationship with clients.

Chief Dealer Treasury and Investments

Bandhan Bank-Mumbai

Mar 2015- Nov 2017

- As a chief dealer, led the treasury and investments team of the bank in multiple asset classes (investments in equity, bonds, (SLR and Non SLR), Interest rate derivatives, foreign exchange (spot forward and cross currency)
- Setting up treasury department of the organization from scratch; set up treasury infrastructure, hiring and training of resources, procurement, testing and implementation of Treasury and investments software, accounting and settlement of funds, communicate with internal and external stakeholders (externally getting licenses and approvals from regulatory authorities, clearing and settlement agencies, auditors, Consultants, internally growing along with IT, Risk and HR and Operations departments) and appraise Board members regarding treasury functioning.

PERSONAL INFO

DOB: August 13, 1978

Marital Status: Married

Permanent Address:
T4,16E, Southcity Res,
375, P.A. Shah Road,
Kolkata-700068

- Conducting extensive research in equity and non-equity investments, guiding investments and reporting to top management

Foreign Exchange Dealer

DCB Bank, Mumbai

Sep 2010- Nov 2014

- Heading a team of dealers and trading in securities and foreign exchange
- Managing Nostro funding, managing AGL and IGL, overseas borrowing lending
- Regulatory compliance, training and guidance to ensure smooth running of treasury operations; Track domestic and global financial markets both to frame a macro view on the economy and interest rates, interact with risk management department for strategic purposes and ensure audit compliance for internal and external regulatory compliance;

Treasury and Investment Manager (JMGS-II)

UCO Bank, Mumbai

Apr 2004- Aug 2010

- Dealing/ Trading in domestic equity market with an active portfolio of Rs 500 crores, analyzing financial data, market trends and movements, forecasting macro data to guide investment decisions, conducting equity research and identification of growth stocks and monitoring portfolio risk by capturing portfolio beta.
- Dealing in Fixed Income (SLR, Non SLR, OIS managing OIS trading book and hedging book of Rs.2000 crores; Balance sheet management etc.
- Dealing in Foreign Exchange: Proprietary Trading, Handling Corporate clients for high value transactions (USD 10 million and above)
- Credit appraisal for renewal / enhancement of credit limits, restructuring and monitoring accounts of overseas centres, designing of internal risk-based rating system (IRBS) for credit rating of accounts at overseas centres; Preparing reports for RBI’s Risk Based Supervision for overseas centres; Raising of foreign currency loans, Designing NRI schemes.
- International branch expansion; Preparation of feasibility report on opening of representative office/ branches at various overseas centres, obtaining RBI approval and license from host country regulatory authorities, Conducting training for B category branches.
