

Tamal Bagchi

Manager - Risk & Compliance

Contact

Address

Mumbai, MH, 400070

Phone

91-9674604899

E-mail

tamalbagchi85@gmail.com

LinkedIn

linkedin.com/in/tamal-bagchi-925a36162

Skills

Credit Risk Assessment & Risk Management

Risk Mitigation Strategies

ERP Knowledge - SAP

Financial Planning, Analysis & Reporting

Compliance & Due Dilligence

Bloomberg; Factiva; Credit Risk Monitor; D&B Data Cloud

People Management

Credit Risk Models; Credit

- MBA, CBA, CCRA, Certified Bankruptcy Specialist and working towards the designation CPA.
- Currently heading the entire vertical of Risk & Compliance in D&B and work on new Due Diligence process.
- Transitioned seven international projects in credit domain (business units) by synchronizing, developing and implementing the data migration in SAP platform.
- Currently holding B1/B2 US Visa till 2028 .
- Drafting credit recommendation proposals and discussing the credit rationale to the Recommendation Committee through rating appeal discussions.
- Responsible for formulation and review of organization wide credit policy in line with Global Credit and Underwriting Compliance Policy.
- More than 10 years of team handling experience in credit risk & control, people management, employee engagement and client solicitation.
- Strong background in finance, accounts and economics.
- Proven skills in credit risk financial analysis, financial management and stakeholder management.
- Demonstrated ability to work as a strong team leader and achieving efficiency

Work History

2020-02 -
Current

Manager - Risk & Compliance

Dun & Bradstreet, Mumbai, Maharashtra

- Oversight and supervision of the entire vertical of risk, compliance and due diligence with focus on revenue growth through organic and in organic strategies.
- Reviewing the ratings provided to Banks, Corporate and Public Sector Unit Entities by strong involvement in Management Discussion and Analysis and rating contest discussions focusing on their detailed year on year financial performance and industry behaviors.
- Devising new and improved means of reporting and compliance control with close co-ordination with IT Team to drive operational excellence and minimize inefficiency.
- Developed and implemented a rating model to

control asymmetric risk elements which are industry specific and providing early warning signal to clients for informed decision making.

- Stakeholder management with internal and external contacts through monthly reporting to ensure the growth of the vertical in congruity with business needs and efficiently catering to client requirements.
- Managing, coaching and supervising the entire team to ensure their growth transition through proper career progression plans.
- Ensuring the entire team performs as per the KPI set and periodic discussions with the team to understand the deviations, if any and suggesting suitable actions to overcome them.
- Reporting to global risk & compliance stakeholders to understand the direction and progress made in comparison to annual progress blue print.

2017-11 -
2019-12

Assistant Manager

Clariant India Limited, Mumbai, India, Maharashtra

- Generated opportunities for organic business growth by drafting corporate risk policies that drove improved compliance and risk protocols and complied with changing economic environment.
- Undertook formulation & revision of organization wide credit policy in line with Global Credit Compliance Policy and disseminated the information organization wide through Stakeholder reporting and SOP revision.
- Management Reporting; Stakeholder Management and Dispute Management.
- Oversight of the credit analysis proposals, credit rating assignment and risk management for large, medium and small corporate, in particular performing credit due diligence and internal rating assignment as well as setting and monitoring of credit risk limits.
- Preparing Credit Risk Model/Matrix across all BU's in close co-ordination with Global Credit Rating Agencies (i.e. S&P, Moody's and Fitch) Thorough credit risk

assessment of the portfolio/BU's accomplishing the objective of risk mitigation through credit risk analysis.

- Stakeholder management through close co-ordination with Sales Managers and BU to ensure the credit risk sanity of new and existing customers.
- Undertake quarterly and yearly credit review of the customers to ensure their credit limits are in sync with Global Credit Compliance Policy.
- To be abreast of the dynamic business environment and identify red flags by early detection of Bankruptcy or Insolvency through number crunching via Bloomberg, Factiva, Credit Risk Monitor and Dun & Bradstreet.
- Knowledge transfer and project management for seven credit projects (from US) in SAP platform through data migration in ERP and risk analysis of the new projects (including Trade Finance and Inter company affiliates) Conducting monthly governance calls with internal and external stakeholders reflecting the progression of the BU's and major challenges overcome.
- Manage a team of credit analysts/team leads with respect to Credit Management and credit exposure sensitivities and analysis of credit stress testing results.
- Conducting monthly governance calls with internal and external stakeholders reflecting the progression of the BU's and major challenges overcome.
- Provided financial and risk forecasting to internal business partners and senior management.
- Designed and instructed a training program to educate associates and senior associates on effective Risk Mitigation Strategies and Credit.

2015-01 -
2017-10

Lead Analyst

ICRA Online Limited - Kolkata, Bengal, India

- Drafting and implementing career progression plans of the team members by analyzing performance of the team, setting PDI (Performance Development Index), KPI (Key Performance Indicators) and through moderation discussion in annual appraisal cycle.

- Reviewing and analyzing Public financial reports and analyzing the credit rating methodology as per Moody's through CAFR's (Comprehensive Financial Reports) of various Indian Corporations (SME's) and International Corporations and focusing on both financial and non-financial aspects of the audit reports provided by the statutory auditors.
- It is our prime responsibility to ensure that the audit reports and the financial statements and disclosures are prepared in conformity with U.S GAAP and Indian Accounting Standards.
- Performing an in-depth analysis of the entire audited financial report and calculating various financial factors like operating margin, debt margin, liquidity margin and having a keen observation on non-financial or qualitative factors like legal implications involved, fraud or criminal investigation and declaration of bankruptcy by federal/state designated authorities which might have a material impact on the current and future financial position of the issuer.
- Drafting notes and queries with respect to our findings (focusing on key financial and non-financial parameters) in the audited financial reports and sharing them with our clients and consulting periodically to implement the corrective measures to handle and minimize such discrepancy.
- Participating in training and workshops at regular intervals to keep abreast of the recent changes in the accounting standards and conventions followed by the U.S Governmental bodies and also keeping us updated with the latest State specific requirements.

2014-04 -
2014-10

Associate

BT-e Serv India Private Limited - Kolkata, Bengal, India

- In accounting disclosures and reporting standards.
- Working on Ad-hoc projects like capturing data with retrospective effect of Debt service funds of various U.S Governmental bodies to project exact operating or debt service ratio.
- The primary objective of this project is to sync the Balance sheet data with the Revenue & Expenditure

of respective debt service funds to gauge the financial and operational health of the funds.

- Preparing, reviewing and implementing the Request for Quotation (RFQ) and the Purchase orders of our clients.
- Focusing on financial criteria as set forth by the client such as cost, taxes applicable (applicable for transnational clients), computing the payback period, return on investment (ROI), effect on gross and net earnings were our chief responsibility.
- Supplemental analysis of the project revenue forecasting and undertaking project feasibility studies to support our clients in business consulting with respect to upcoming and ongoing projects.
- Preparing the pricing, quotation, bids, tenders and getting them approved from clients.
- Liaising with the clients regularly to effectively draft the cost sheet for each individual projects by applying escalation clause, job and process costing techniques, marginal costing and decision tree analysis.
- Month end and year end stock, cost, revenue and profit reconciliation activities were carried out.
- Verifying and scrutinizing vouchers, financial records, operating records helped us to perform this task.
- Inventory valuation using techniques like LIFO, FIFO, and NIFO along with valuation of various capital assets was also a pivotal part of our job responsibility.
- Computation of operating ratio and liquidity ratio helped us to analyze the revenue generation capacity of the projects.
- Using regression and multi regression models the.

2012-09 -
2013-10

Associate

PwC SDC - Kolkata, Bengal, India

- Trend analysis of the projects were accomplished.
- Preparing, reviewing and analyzing Corporate and Trust tax returns and scrutinizing financial statements like Revenue Statements, Balance sheets, Cash and fund flow statements and other supporting financial enclosures.
- Examining and analyzing journal and ledger entries,

bank statements, inventories, expenditures and revenues, tax returns and other accounting and financial records, documents and systems of individuals, departments within organizations to ensure financial statements are accurate and compliant with established accounting standards (GAAP) and procedures and internal control policies of the organization.

- Assisting other auditors or professionals in charge of accounting within the client's establishment.
- Assisting Senior / Manager in dealing with tax compliance issues for companies and representative offices, and solve complex business issues for clients in local, national, and global markets.
- Performing year-end accrual review and prepare the tax provision.
- Attention to financial and tax detail, TAT (turnaround time), SLA (service level agreements) and ability to deliver six sigma deliverable ensuring the confidentiality and integrity of the reports are not breached.
- Assisting in preparing advice on tax considerations in corporate restructuring and financing, mergers and acquisitions, insolvency, asset and project financing and disposals.
- Performing quantitative analysis to assess tax consequences of specific transactions.
- Advising clients on tax efficient restructurings, interpret complex legislative and regulatory actions related to corporate and partnerships transactions.
- Assisting in providing tax and business advice on inbound and outbound investments and cross-2010-12 - 2012-08 border transactions in tandem with transnational taxation rules and regulations.

2010-12 -
2012-08

Commercial Manager

Mangalam Agro Products Limited - Kolkata, Bengal, India

- Preparing, recording, analyzing all financial transactions of the organization in various books of accounts like respective Journals and Ledger, Sales and Purchase day Books, Cash Books and other

supplemental books.

- Ensuring the journal and ledger entries, inventories, expenditure and revenue and taxes (VAT, CST) are in compliance with GAAP and other regional and local authorities.
- Preparing detailed reports to be presented to the management highlighting the revenue, expenditure, profit of the company with respect to each line of business.
- Segment analysis, periodic analysis, regional analysis and trend analysis forecasting the future prospects of the company.
- Preparing pricing, quotation and tenders for upcoming projects using NPV (Net present value) and IRR (Internal rate of return).
- Conducting a financial and economic viability study and research of the prospective projects and submitting a report to the management to help them in prioritizing the projects.
- Liaising with local and regional tax authorities to ensure the company is due diligent with respect to the local taxation regulations.
- Recording vouchers, receipts, tax credits and compliance certificates, inventory records (physical and electronic) in place to ensure the statutory auditor have access to these documents during annual and interim audit.

Education

2001-04 -
2002-03

High School Diploma

Julien Day School - Kolkata, West Bengal

2008-04 -
2010-03

MBA: Finance

ICFAI Business School - Kolkata, West Bengal

- Awarded Regional Topper across all semesters
- Graduated in Top 1% of Class

2002-04 -
2004-03

High School - ISC: Commerce

National Gems HS School - Kolkata, West Bengal
Graduated with 85% Marks.

2004-04 -
2007-06

Bachelor of Commerce: Commerce

University Of Calcutta - Kolkata, West Bengal
Awarded First Class (63.5%)

Certifications

Program

Big Data Analytics Certification Program by Ivy
Professional School, Kolkata

Accomplishments

Awarded the Clariant Excellence Award for the
BestCredit Manager in North America - Credit Risk

Certifications

2019-04 Commercial Credit Bankruptcy Specialist

2018-11

Certified Credit Risk Analyst (CCRA)

2018-06

Credit Business Associate (CBA)

Affiliations

Certified Credit Risk Analyst (CCRA) by National
Association of Credit Management (NACM),
Maryland, Baltimore, USA (November, 2018) -
Residential Program Commercial Credit Bankruptcy
Specialist byNational Association of Credit
Management (NACM), Maryland, Baltimore, USA
Credit Business Associate (CBA) by National
Association of Credit Management (NACM),
Maryland, Baltimore, USA (May, 2018) - Residential