

# RESUME

**NAME :** JAYANTA MUKHERJEE

**Non-Banking Ops. & Credit Professional**

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## Professional Snapshot / Summary

Distinguished Non-Banking professional experienced in reading and interpreting financial statements as well as performing Credit Analysis. Exhibits solid expertise regarding equities and debts. Demonstrated ability to leverage analytical skills to gather and review financial data and build models to perform analysis applying valuation methodologies. Skilled in performing in depth client, industry, market and competition research. Thrives in high pressure and time sensitive environments. Adept at working to efficiently achieve organisational goals in both group and independent environments.

Core Competencies	Financial Skills
<ul style="list-style-type: none"><li>Tactical Decision Making</li><li>Customer Service</li><li>Credit Analysis</li><li>Critical Thinking</li><li>Resource Management</li><li>Process Improvement</li><li>Operational Analysis</li><li>Business Administration</li></ul>	<ol style="list-style-type: none"><li>1) Regulatory Compliance</li><li>2) Financial Analysis</li><li>3) Loans &amp; Credit Monitoring</li><li>4) Risk Management</li><li>5) Investment</li><li>6) Non-Banking Ops. Expertise</li><li>7) Relationship Management</li></ol>

## Organisational Scan

NAME & ADDRESS OF THE ORGANISATION	DESIGNATION	WORK SPAN	NATURE OF ACTIVITIES
1) ERGOFLEX (I) PVT. LTD. PAREKH HOUSE, 161, LENIN SARANI KOLKATA - 700 013	FUND - CONTROLLER	SEPTEMBER 2019 TO OCTOBER 2019	LIASION WITH BANKS & FI'S & CONSULTANTS, SUBMISSION OF FINANCIAL STATEMENT RELATING TO WORKING CAPITAL AND TERM LOAN REQUIREMENT, COORDINATING WITH THE FACTORY, CMA DATA, LOAN PRESENTATION, NEGOTIATION WITH OTHER BANKS FOR ENHANCEMENT/FRESH WORKING CAPITAL REQUIREMENT ETC.
2) "THE PEERLESS GENERAL FINANCE & INVESTMENT COMPANY LTD". , 3, ESPLANADE EAST KOLKATA - 700 069 & PEERLESS DEVELOPERS LIMITED	EXECUTIVE - BRANCH SUPPORT	JUNE 2004 - AUG. 2019	MANAGE DAY TO DAY BRANCH OPERATIONS, SERVICING OF NEW BUSINESS POLICIES, KYC ADMN, AML COMPLIANCE, ISSUANCE OF NEW BUSINESS POLICIES SERVICING OF EXISTING POLICIES, CLAIMS ADMINISTRATION, CORRESPONDENCE, FINANCIAL STATEMENTS AND REPORTS OVERALL BRANCH ADMINISTRATION, ACCOUNTS ACTIVITIES, CASH MANAGEMENT, FUND & CASH FLOW STATEMENT, ETC.
3) WORKED WITH REPUTED GROUP HAVING INTEREST IN TEA (GARDENS AT ASSAM) TEXTILES, IRON & STEEL, MEDICAL TRANSCRIPTION,	EXECUTIVE - FINANCE	APRIL 2001 TO	GROUP'S ENTIRE WORKING CAPITAL REQUIREMENT, TERM LOAN PROPOSALS, CREDIT MONITORING ANALYSIS (CMA DATA), NEGOTIATION WITH BANK'S & FI'S, TRADE LOAN, FINANCIAL

CALL CENTRE ETC. S.B.TOWER, 37, SHAKESPEARE SARANI, 4 <sup>TH</sup> FL., CALCUTTA – 17.		MAY 2004	ACCOUNTING, FUNDS FLOW STATEMENT DOCUMENTATION, PROCESS NOTES ON BEHALF SR. MANAGERS, RESTRUCTURING PROPOSALS ETC.
4) EMGEE MANAGEMENT CONSULTANTS PVT. LTD. “SHUBHAM”, 6 <sup>TH</sup> FLOOR, 1 RAWDONSTREET, CALCUTTA– 17.	MANAGE R – FINANCE & ACCTS.	APRIL 2000 TO MARC H 2001	PREPARATION OF PROJECT REPORT, VIABILITY STUDY, LOAN SYNDICATION, FINANCIAL ACCOUNTING, FUNDS FLOW STATEMENT, CREDIT MONITORING ANALYSIS (CMA DATA) NEGOTIATION WITH BANK & FII’S, MPBF CALCULATION ETC.
5) SAYANTAN CONSUL-TANTS PVT. LTD. (MANAGEMENT, INDUSTRIAL & FINANCIAL CONSULTANTS) CHATTERJEE INT’L CENTRE SUITE NO. A5, 9 <sup>TH</sup> FLOOR, 33A, J. L. NEHRU ROAD, CALCUTTA – 71	DY. MANAGE R- FINANCE	JAN. 1997 TO JUNE 1998	FINANCIAL ACCOUNTING, BUDGETING, FORECASTING, PREPARATION OF FINANCIAL REPORT, PAYROLL, NEGOTI-ATION WITH BANK / FII’S, TERM LOAN, WORKING CAPITAL, CMA DATA, FIXED DEPOSITS, COMMERCIAL PAPER, GOVT. SECURITIES, PSU BONDS, PREPARATION OF FORM ‘A’ & SUBMISSION TO BIFR, MIS ETC.
6) SARASWATI ENGG. INDUSTRIES. 402, COMMERCIAL POINT, 79, LENIN SARANI, 4 <sup>TH</sup> FLOOR, CALCUTTA – 700013. (HAVING COLLABORATION WITH AP HANDLES VERTRIEBSGELL SCHAFT, MBH, GERMANY)	ASSTT. EXECUTI VE – FINANCE & ACCTS	NOV. 1994 TO DEC. 1996	PREPARATION OF MONTHLY ACCOUNTS, PREPARATION OF INVOICE, PREPARATION OF INVENTORY REPORT, BANKS OPERATION REGARDING WORKING CAPITAL REQUIREMENT, DAILY CASH REQUIREMENT, PAYROLL, CMA DATA SUBMISSION TO BANK ETC.

#### ACADEMIC CREDENTIALS

: 1) POST GRADUATE DIP. IN BUSINESS MANAGEMENT

(INSTITUTE: INSTITUTE OF MODERN MANAGEMENT, IMM, 3A,  
LOUDON STREET, CALCUTTA – 17.RECOGNITION: STATE  
COUNCIL OF TECHNICAL EDUCATION. GOVERNMENT OF  
WEST BENGAL.)

2) B.Com (University of Calcutta in the year 1994)

#### Others

: IRDA Certified in Life & General Insurance

#### IT Skills

: Diploma in Computer Operation

#### Certification

: Certified in “Dale Carnegie” Training on “How to Turn  
Transactions into Lasting Relationship”  
(Dale Carnegie Training Institute, Kolkata)

#### PERSONAL DOSSIER

#### Father’s Name

: Late Bimal Kr. Mukherjee

#### Date of Birth

: October 27<sup>th</sup>, 1973

#### Residential Address

: 4/2/1 T C Mukherjee Street

PO Rishra, Dist. Hooghly Pin 712248 (W.B.)

## **PAST NATURE OF ACTIVITIES**

- PRIVATE PLACEMENT :**
- (A) Mobilize Rs. 5 Crore for NCD issue of Ballarpur Industries Ltd. (BILT)
- Subscriber :- United Bank of India, 16, Old Court House Street, H.O. – Kolkata – 700 001
- Dealing Officers :- (1) Mr. T.K.Sengupta – Asstt. General Manager – Merchant Banking Division (2) Mr. P.K.Ghosh – Chief Officer – Merchant Banking Division.
- (B) Mobilize Rs. 8 crore for Preference Shares issue of Ballarpur Industries Ltd. (BILT).
- Subscriber :- SBI Home Finance Ltd. 11 & 13 Shakespeare Sarani, Kolkata – 700 017 Dealing Officer : MR. Kaushik Majumdar – Assistant General Manager & Company Secretary
- TERM LOAN & WORKING CAPITAL :**
- (A) Prepared CMA Data in the connection of M/S. Simplex Projects & Concrete Piles Ltd. for a term loan amounting to Rs. 1 crore and placed to State Bank of India, Commercial Branch, 24, Park Street, Kolkata – 700 016 Dealing Officer : Mr. Arijit Basu – Chief Officer – Light Engg. Cell
- (B) Prepared Project Appraisal Report for a Cold Storage unit namely M/s. Vikrant Refrigeration Pvt. Ltd. for a term loan of Rs. 2 crore and placed to UCO Bank, Kolkata Main Branch, 10, B. T .M. Sarani, Kolkata – 700 001 Dealing Officers : Mr. Kamal Dhar – Officer – Advance Mr. S.M.Sinha – Chief Officer – Advance Mr. C.R.Ghosh – Dy. General Manager
- (C) Prepared CMA Data in the connection of a spice manufacturing unit namely M/s. Hind Spectron Mfg. Pvt. Ltd. for a Cash Credit limit of Rs. 45 lakh and placed to Central Bank of India, Red Cross Place Branch, Kolkata – 700 001 Dealing Officers : Mr. P.K.Ghosh – Branch Manager, Mr.S.N.Dutta- Asst. Manager - Advance
- (D) Prepared CMA Data in the connection of M/s. Star Textiles & Industries Ltd. & M/s. Star Processors Ltd. for a Cash Credit limit of RS. 66.50 Lakh and 50 Lakh respectively and placed to UCO Bank, Kolkata Main Branch, 10, B. T .M. Sarani, Kolkata – 700 001 Dealing Officers : Mr. M.R.Saha – Sr. Manager – Advance Mr. Shyamal Saha – Asstt. Manager – Advance, Mr. C.R.Ghosh – Dy. General Manager

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- (E) Prepared CMA Data in the connection of a spice manufacturing unit namely M/s. Hind Spectron Mfg. Pvt. Ltd. for a Cash Credit limit of Rs. 150 Lakh and placed to UCO Bank, Kolkata Main Branch, 10, B. T .M. Sarani, Kolkata – 700 001  
Dealing Officers: Mr. Kamal Dhar – Officer – Advance, Mr. S.M.Sinha – Chief Officer – Advance, Mr. C.R.Ghosh – Dy. General Manager
- (F) Prepared CMA Data in the connection of a soap manufacturing unit namely M/s. Utkal Soap Products Ltd. for cash credit limit and placed to Uco Bank, Kolkata Main Branch, 10, B. T .M. Sarani, Kolkata – 700 001  
Dealing Officer : Mr. Prakash Mukherjee – Asst. Manager – Advance
- (G) Prepared CMA Data in the connection of M/s. Durgesh Trade Credits Pvt. Ltd. for a Cash Credit limit of Rs. 80 Lakh and placed to Uco Bank, 31, B.B.D.Bag (East) Regional Office Kolkata – 700 001  
Dealing Officers : Mr. D.J.Mullick – Dy. Chief Officer – Credit Mr. C.R.Ghosh – Dy. General Manager
- (H) Prepared Techno-Economic-Feasibility Report for an Atta Mill Plant and Placed to Salt Lake Region – II for a term loan of Rs. 55 Lakh.Dealing Officer : Mr. S.N.Singh – Asstt. General Manager – Salt Lake – Region II
- (I) Prepared CMA data for M/s. Bharat Roadways for a term loan of Rs. 3 Crore and placed to Central Bank of India, Kolkata Main Branch, 33, N.S.Road, Kolkata – 700 001  
Dealing Officers : Mr. Bidyut Bose – Financial Analyst – Kolkata Main Branch, Mr. Pradeep Ghosh – Financial Analyst – Regional Office, 4<sup>th</sup> Floor, Mr. Chelppa – Chief Officer
- (J) Prepared Techno-Economic-Feasibility Report for Medhavini Plantations Pvt. Ltd. for a term loan of Rs. 90 lacs and placed to Uco Bank, IBB Branch, 4 & 4/1, Red Cross Place, Kolkata – 700 001  
Dealing Officers : Mr Anil Kr. Ekka, Asst. Manager – Advance, Mr. B.K.Banerjee Manager, Mr. Samir Kr. Ghosh-Chief Manager.
- (K) Prepared several Trade Loans Application Forms, Credit Appraisal Form, Documentation and Process Notes on behalf of Managers & Sr. Managers, Credit Reports, Re-Structuring Proposal, Prepared different documentations papers like G18B,ST 23A,SB2A (C.P.),A47, A3, A9, A9D,A107 (A), A1, A2 etc.

