



## CURRICULUM VITAE

**PRASENJIT BANIK**

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**Contact no. : (+91)-8240812697**



Strategic and Innovative Manager. Energetic & Enthusiastic, highly motivated and great Team Handling Skill. Looking for challenging and exciting opportunities in the finance and strategy areas. Knows the values of honesty and commitment towards tasks and to work towards achieving sustainable growth.

### Professional Qualifications

Course / Degree	Institute	Year	Marks
C.A FINAL	I.C.A.I	Nov 2012	50.00%
C.A PCC	I.C.A.I	Nov 2010	55.67%
C.A CPT	I.C.A.I	Nov 2007	53.50%

### Post Qualification Work Experiences

- I. **Uttrayan Financial Services Pvt. Ltd. (NBFC-MFI)** [January 2016 to Present].

**Position Held:** Senior Finance Manager (Finance Head)

**Reporting Authority:** - Managing Director of the Company.

**Present CTC:** 10.03 lacs. PA

### Work Responsibilities

- Preparing detailed Project Report (CMA), Financial Projection for coming years and getting Financial Assistance from various Banks and Financial Institutions for managing on-lending activity.
- Ensure healthy cash flows, monitor capex and opex, Meetings with funders and making Negotiation with Banks and Financial Institutions.
- Handling queries raised by the funders related to Project Finance.
- Monthly preparation and consolidation of Financial Statements
- Timely review of income/costs, reconciliations including sub-ledgers and bank accounts and balance sheet on a monthly basis
- Review of variances to budget, month to month movements in income/costs
- Handling Team of Finance and Accounts, Team of in-house internal audit, Identify gaps in the knowledge of team members and to put in place training systems and processes to ensure these are closed so the entire team can operate as an effective unit
- Attend key meetings to lead discussions on the financial performance of the Organisation.

- II. Worked with **ICICI Bank as Deputy Manager (Band II) Agri Credit Manager** for the period from August 2015 to January 2016. While working in the credit manager position I was accountable for the entire credit granting process, including the consistent application of a credit policy, periodic credit reviews of existing customers, and the assessment of the creditworthiness of new and potential customers, with the goal of optimizing the mix of company sales and bad debt losses.

#### **Work Responsibilities**

- Researching and evaluating clients' creditworthiness
- Creating credit scoring models to predict risks
- Approving or rejecting loan requests, based on credibility and potential revenues and losses

- III. Worked with **Uttrayan Financial Services Pvt. Ltd. as Senior Finance Manager** for the period from August 2014 to August 2015. Responsible for the financial health of the company including sourcing of fund at best possible terms and maintaining healthy Cash flow. Producing financial reports and developing strategies based on financial research. Guiding senior executives in making sound business decisions in the long and short term.

- IV. Worked with **Roy Ghosh & Associates, Chartered Accountants as Audit Manager**, from June, 2013 to July, 2014 . I have gained exposure to various assignments in different industries, which provided me the opportunity to work in a group, lead the team and to improve my knowledge and skills. Besides it also provided me extensive training in Internal Audits and work involved in special assignments of various companies and Externally Aided Projects which has enabled me to gain sound knowledge of the financial and operational aspects of large organizations.

#### **V. Articleship Experience**

Worked as an Article Assistant under M/s Dhar & Basu Chartered Accountants, for the period from 10<sup>th</sup> January, 2008 to 09<sup>th</sup> July, 2011 (3.5 Years).

##### **Statutory Audit and Tax Audit (as a key member of Audit team):**

Conducted statutory and tax audit of small and medium enterprises which includes tasks like preparation of audit plan, vouching and verification of the books of accounts, checking the financial statements conforms with the accounting standards and other lawful compliances, preparation of Audit Report etc.

#### **Educational Qualification**

- Bachelor of Commerce- Hons. in Advanced Accountancy, from University of Burdwan in 2007.
- Higher Secondary – Commerce, from West Bengal Council of Higher Secondary Education in 2004.
- Secondary, from West Bengal Board of Secondary Education in 2002.

**Additional Skills**

- A good team player with effective inter-personal skills.
- Good Communication Skill and Ready to travel across India and Abroad.
- Maintaining of Statutory records e.g. Board minutes, Investments, Charges Etc.
- Prepared MIS Report and do Excel's work.

**Computer Proficiency**

- Completed 100 hours of Compulsory Computer Course conducted by the ICAI, Kolkata.
- Conversant with Windows, Ms-Office and Accounting Packages like Tally-ERP Software.
- Well versed with MS Excel.

**General Management & Communication Skills Course**

- Completed General Management & Communication Skills Course (GMCS) Conducted by ICAI, Kolkata.

**Strengths:**

- Energetic & Enthusiastic, highly motivated and creative.
- Positive, committed and a flexible individual.
- Ready to work in a challenging environment.
- Team Handling Skills.

**Hobby:**

- Travelling and reading Magazines & Books.
- Spending time in increasing Computer Knowledge.

**Other Information:**

**Languages** -----English, Hindi & Bengali

**Date of Birth**-----27<sup>th</sup> May 1987

**Father's Name** -----Late Krishna Pada Banik

**Mother's Name** -----Shila Banik

**PAN**----- BHYPB3356A

**Home Town**----- Durgapur (State- West Bengal)

**Present Address:** ----- Flat No. 2C, 140 S.N.S. Sarani, Kolkata - 700049

*I hereby declare that the above information is factual and correct to the best of my knowledge and belief.*

**CA. Prasenjit Banik.**