



# Prasenjit Banik

## Chartered Accountant

10 years of experience in Finance & Accounts, Fund Raising, Cash Flow Management, Account Finalization & Audit. Focused and analytical Manager able to coordinate accurate financial analysis, reporting, and forecasting. Cantered on supporting business needs with strong internal controls and sound strategies.



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## SKILLS

A good team player  
with effective inter-  
personal skills.

Budget planning

Fund raising  
Management

Strong Communication  
(Liaisoning With  
Externallenders / Stake

Accounting &  
Finalisation of  
BOA

## LANGUAGES

English, Hindi &  
Bengali

Native or Bilingual  
Proficiency

## WORK EXPERIENCE

### Assistant Vice President (Finance Head)

Adi Chitragupta Finance Ltd.

12/2020 - Present,

Patna, India

*Adi Chitragupta Finance Limited (ACFL) was set up in 2017 as a highly specialized, technology-enabled microfinance platform working on the digitalised environment with strong customer connect. ACFL is the first NBFC-MFI from Bihar to get a CoR from RBI. ACFL operates on lines of the Grameen model which ensures that financing reaches each individual member of the group based on merit.*

#### Achievements/Tasks

- Primarily responsible for fund raising for the company from Banks, FIs, NBFCs, other sources. Onboarded 8 Public Sector Banks in short span of time, more Banks are ready for onboarding.
- Liaoning with lenders, Investors and other key stake holders. Business planning along with budgeting at the organisation level and Plan for expansion of the company.
- Cash Flow Management with efforts on optimum usages of funds, 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. Maintain good liaison with operative bankers, other Lenders and insurance companies etc.
- Overseeing the Accounts function of the ' company. Heading the team of Accounts & Finance and responsible all function of accounts including monthly, Quarterly and yearly closure of accounts. Appointment of Statutory auditors, Finalization of books and financial statements & timely completion of statutory audit of the company.
- Oversee the credit rating & MFI Grading process of the company and steps to taken to improve the rating & grading process.

### Senior Finance Manager (Finance Head)

Utrayan Financial Services Pvt. Ltd.

08/2014 - 11/2020,

Kolkata, India

#### Achievements/Tasks

- 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 team in making sound business decisions in the long and short term. Responsible for Fund raising from different sources like Banks, NBFCs, FIs and others, work on different tool like, Term Loan, Cash Credit, DA, PTC, NCD, BC etc. Raised 1000+ crore fund for the company, with more than 7X leverage.

**Manager - Audit**

Roy Ghosh & Associates, Chartered Accountants

06/2013 - 07/2014,

Kolkata, India

**Achievements/Tasks**

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

**Article Assistant - Audit**

M/s Dhar & Basu, Chartered Accountants

01/2008 - 07/2011,

Kolkata, India

**Achievements/Tasks**

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

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**CERTIFICATION**

- Certification on 100 hours of Compulsory Computer Course conducted by the Institute of Chartered Accountants of India, Kolkata Chapter.
- Certification on General Management & Communication Skills Course (GMCS) Conducted by ICAI, Kolkata.

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**EDUCATION**

- January 2013: Chartered Accountant, Institute of Chartered Accountants of India, Kolkata
- August 2007: Bachelor of Commerce- Hons. in Advanced Accountancy, University of Burdwan
- April 2004: Higher Secondary - Commerce, West Bengal Council of Higher Secondary Education Durgapur, India
- April 2002: Secondary, West Bengal Board of Secondary Education Durgapur, India