

CURRICULUM VITAE



CA. SUBHASIS BANERJEE

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Career Objective: To obtain a position that will allow me to utilize my Professional Experience & technical skills and willingness to learn in making an organization successful.

Profile Summary

Chartered Accountant with 4.5 years of Post qualification experience in Risk Based Internal Audits/ Statutory Audit/Internal Financial Controls/ Credit Analysis/Finance and Accounts / Treasury & Fund Management of Corporate and Banks

Professional Qualifications

Professional Course	Institution	Passing Year
Chartered Accountant	ICAI	May'17

Certifications

Certification Courses	Institution	Certification Year
Certificate on Concurrent Audit of Bank	ICAI	2020
Certification on Ind AS	ICAI	2021

Organizational Experience:

**PwC India LLP
(Kolkata)**

Oct'21 till Date

Designation: Experienced Associate, Line of Service: Assurance/Core Audit

- ✓ Conducting Statutory Audit of HSBC Holding Plc (UK).
- ✓ Assigned responsibilities to conduct substantive audit of the entity (HSBC Holding Company) including performing walkthroughs, Control testing, Test of Details & Journal entry testing etc.
- ✓ Review of Client's current process and highlighting opportunity of automation.
- ✓ Independence reviewer at HSBC group level focusing on Personal Independence & Firm Independence for SEC clients.
- ✓ Review of Internal Audit reports received centrally from various components and analyzing their impact in Financials as Statutory auditors prospective.

**Arohan Financial
Limited (Kolkata)**

Oct'20 till Oct'21

Designation: Assistant Manager, Line of service: Internal Audit

- ✓ Responsible to conduct quarterly Risk Based (RBA) Internal Audit of various departments of the organization like Finance/Treasury, Accounts, Compliance, IFCR, Information System, Admin, HR, CSR, Cross Sell, Operation, Admin, Portfolio Audit etc and reporting to AVP Audit & Board.
- ✓ Conducting Management audit as per requirements of Board
- ✓ Implementation and Constant review of adequacy of Internal Financial Control over Financial Reporting (IFCR) and its operating efficiency and identify the areas of costcontrol and revenue leakage.
- ✓ Allocation of direct resources to ensure successful completion of audit at Branch, Region, Zonal level with team handling size up to 10.
- ✓ Ensure drafting of complete audit reports that provide a clear description of issues identified, related implications on the business or enterprise as a whole, and recommendations to resolve the issues.
- ✓ Conducting Desk review and lenders audit for Term loans (TL) given by Arohan.

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- ✓ Conducting audit of Treasury department of organization on quarterly basis focusing mainly on Loan sanctioning, Documentation, Draw-Down, Cash/Liquidity Management, Securitization, Checking of book debt statement and Portfolio tagging etc.
- ✓ Conducting quarterly audit of Accounts department focusing mainly on Ind AS Accounting, Booking of Revenue Recognition & Finance cost, Branch related Expenses & Advances, Statutory Compliance like GST, TDS, P Tax, ESIC etc.
- ✓ Conducting audit of Compliance department mainly focusing on RBI Direction, SEBI Compliance and Compliance with Companies Act, 2013.
- ✓ Participating quarterly review of Portfolio Quality (PQR) of the organization.

**Jagaran
Microfinance
Private Limited**

March'20 to Oct'20

Designation: Manager, Line of service: Finance and Accounts

- ✓ Active participation in IND-AS implementation for the organization and responsible for overall accounting of the organization.
- ✓ Beside this also responsible in highlighting ineffectiveness in Internal Control of the organization, direct reporting to CEO.
- ✓ Preparation of IND AS Financial Statements and liaison with Statutory Auditor.
- ✓ Implementation of Expected Credit Loss (ECL) model for provisioning against Loan portfolio.
- ✓ Monitoring Asset Liability mismatching, Preparation of daily fund availability statement, reporting surplus available for Investment.

**Singh Ray Mishra &
Co.**

**Chartered
Accountant**

Sep'17 to March'20

Designation: Audit Manager, Line of service: Internal Audit & Core Audit

Major Assignments:

Internal / Concurrent Audit of State Bank of India, Forex Treasury -Kolkata (2.5 years)-

- ✓ Monitoring Fund Management by the unit,
- ✓ Monitoring NOSTRO A/cs, Reconciliation and Overdrawing in NOSTRO A/c. and reporting un-reconciled entries to concerned departments of daily basis
- ✓ Monitoring Forward contract business, Management of Foreign Currency Liability and Asset Products and Highlighting Asset Liability mismatch,
- ✓ Deal verification, Derivative Documentation and settlement,
- ✓ Ensuring cent percentage Hedging of Merchant deals in Inter-bank
- ✓ Monitoring, Estimation of funding and placement of NOSTRO balance
- ✓ Monitoring LC/BG, FEMA, AML Compliance, SWIFT Compliance, and Compliance with RBI's Guidelines.
- ✓ Overnight investment/borrowings,
- ✓ Monitoring periodic Interest resetting of the commercial loans/money market trades/interest rate swaps portfolio contracted at floating rates linked to LIBOR/MIBOR/EUR-IBOR.
- ✓ Alignment of CBS and EBR/PCFC platform and reporting of unaligned branches.
- ✓ Analyzing Various Risk, Closely Monitoring Portfolio Management & Investment decision.
- ✓ Valuation of Derivative products by following FEDAI/SEBI/RBI Guideline etc.
- ✓ Conducting Half Yearly Internal Audit of SBI as required by NSE/BSE for members.

Statutory Audit of Mahanadi coalfields limited (Turover-14K cr. & Major Subsidiary of Coal India):

- ✓ Core Audit team member for statutory audit of Mahanadi Coalfields Limited for financial year 2018-19 and 2019-2020.

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Concurrent Audit of Public Sector Banks:

- ✓ Credit Monitoring of Cash Credit, SME Loan, Personal Loan, Bill Financing, Export credit, OD & ECB advances.
- ✓ Reporting of Revenue Leakages, Foreign Remittance Verification & SWIFT compliance.
- ✓ Stock Audit of Large Borrowers, Post Sanction Client visits,
- ✓ Preparation of Concurrent Audit reports, NPA classification as per RBI IRAC norms, giving early warning before an account slipped into NPA, Analysing Financial strength/weakness of borrower and highlighting the same to BM.
- ✓ Closely monitoring SMA accounts and giving feedback to the BM on regular basis.
- ✓ Verification of documentation, CIBIL & CRISIL verification,
- ✓ Monitoring Loan Appraisal process and to highlight loopholes of the Bank, Checking of Due Diligence Report, KYC Compliance, Post sanction follow ups with RBI's Directions etc

Statutory Branch audit of PSB (Bank of Maharashtra), Chennai (FY 17-18)

As Team Leader- Conducted Statutory Branch Audit (SBA) of Broadway Branch, **Chennai** (Among the top 10 branches of the Bank).

Articleship

J. Ckkraborti & Co. Chartered Accountants Kolkata (Articleship) Since Aug'11 to Sep'17 (Including 3 years of Articleship):

It Skills

- Working knowledge regarding application package MS Office like word excel, powerpoint, Tally ERP, Power BI.
- Working experience on Finacle CBS Banking software, Murex, Murcury, Webcas, FinacleTreasury, Flexcube and BaNCS during Bank Audits.
- Working experience on client's specific ERP & SAP.

Academic Details

Course/Degree	University/Institute	Passing Year	Performance
Chartered Accountant- IPCC	ICAI	May'12	53%
Chartered Accountant-Foundation	ICAI	May'11	52%
B.Com (Hons.)	CMJ University	2012	72%
Class 12 th (Science)	West Bengal Board	2006	63%
Class 10 th	West Bengal Board	2004	69%

Personal Details

<i>Date of Birth</i>	23 rd February, 1989
<i>Father's Name</i>	Late Bireswar Banerjee
<i>Interest</i>	Playing Cricket and Travelling
<i>Strengths</i>	Flexible, Honesty, Team Player and Patience
<i>Weaknesses</i>	I felt restless until and unless I am done my work
<i>Language Known</i>	English, Hindi and Bengali
<i>Passport No</i>	Z 4 3 0 4 2 2 8 (Valid up to 2027)
<i>Address</i>	43/2B, BABU RAM GHOSH LANE, KOLKATA-700005
<i>CA Membership No.</i>	311916

Place: Kolkata

Date: 05.11.2022

Subhasis Banerjee

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