

# CA PRASENJIT SEN BHOWMICK

📍 GIFT City-Gandhinagar, Gujarat

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## PROFILE

A Chartered Accountant certified in Corporate Finance and Risk Management, with experience in Federal Reserve regulatory report risk management which acts as a 2<sup>nd</sup> line of defence. Adept at aligning business objectives with robust risk frameworks. Skilled in collaborating with cross-functional teams, driving continuous improvement, and fostering a mature risk culture. I have a strong understanding of Accounting & Finance & have high attention to details, along with a proven track record of 100% TAT.

## EDUCATION

- Chartered Accountant  
Institute of Chartered Accountants of India
- Masters of Commerce  
Pt. Ravishankar Shukla university, Raipur(C.G)

## CERTIFICATIONS

- Certificate in Basic Prompt Engineering in AI-Tools-2025  
Dubai Future Foundation & Dubai Centre for Artificial Intelligence
- Risk in Financial Services-2025  
Indian Institute of Banking & Finance
- Sustainable MSME Finance for Financial Institutions-2025  
World Bank Group
- Management & Communication Skills - 2021  
Institute of Chartered Accountants of India, Bilaspur Chapter
- Advance Corporate Finance & Risk Management, 2019  
Indian Institute of Management, Raipur

## SKILLS

- US Federal Bank Regulatory Reporting Testing
- Risk Management
- Accounting
- Record to report
- Finance
- Credit Appraisal/Analysis

## WORK EXPERIENCE

Bank of America, GIFT City, Gandhinagar  
Team Leader, Enterprise Risk Management  
Jul-22 onwards

- Performing post submission data transaction testing categorized under Liquidity, GFC, NFRR testing & Control testing.
- Possessing a strong understanding of regulatory reports FR Y-9C, FR Y-14Q/M, and FFIEC 031.
- In-line/pre-submission testing of regulatory reports FR Y-9C, FR Y-14Q/M, and FFIEC 031.
- Testing HMDA disclosure compliance of US mortgage loan.
- Supporting Test Owners in identifying errors and omissions in the preparation of reports to mitigate compliance risk.
- Identifying weaknesses in the test plan and contributing to continuous process improvement.
- Mentoring new joiners & junior team members.
- Participated in Business Continuity Planning and assurance, aligning with organizational frameworks to mitigate disruptions.

Genpact India Pvt. Ltd., Noida  
Management Trainee, Record to Report  
Apr-21 to Jan-22

- Collaborated with internal departments and stakeholders for the timely delivery of deliverables.
- Booked amortization and write-off entries.
- Conducted inter-company transaction reconciliations.
- Performed monthly closing activities, including accruals and journal entries.
- Analyzed variances and resolved aged items remaining open in accounts.

Utsav organic & Cold Chain, Raipur  
Finance & accounts Executive  
May-13 to Jun-20

- Coordinated with bankers and regulators to secure approvals and execute transactions.
- Managed working capital effectively.
- Forecasted P&L, balance sheet, and cash flow.
- Participated in conference calls with rating agencies for credit ratings.
- Worked closely with the banker in preparation of credit note for getting credit facilities.
- Liaisoning with the bankers empaneled valuer for due diligence.

- Advanced Excel
- Financial Analysis
- Deal Negotiation
- Working Capital Finance
- Project Finance Report Preparation
- Financial Projection & forecasting
- Bank Concurrent, Revenue & KYC Audit
- Knowledge of Banking Products (both fund & Non-Fund based)

## **LANGUAGES**

- English
- Hindi
- Bengali

Sanjay Khare & Associates, Chartered Accountants, Raipur  
Audit team Leader

Jun-12 to Feb-13

- Worked as the audit team leader for the expenditure audit of Chhattisgarh State Power Generation Co. Ltd., formerly known as Chhattisgarh State Electricity Board.
- Tested the gaps between the established processes and the executed processes for sanctioning expenses to identify errors, omissions, or weaknesses in controls.

## **INTERNSHIP SUMMARY (ARTICLESHIP)**

R.Kumar Agrawal & Co., Chartered Accountants, Raipur  
Article Assistant

Mar-09 to Mar-12

- Conducted concurrent audits, KYC audits, and revenue audits for leading nationalized banks, providing recommendations for improving internal controls.
- Reviewed compliance records, including credit ratings and credit analyses of borrowers, and ensured proper provisioning against credit facilities extended by the bank.
- Audited clients of the firm across various statutes.
- Conducted tax audits and prepared tax audit reports.
- Assisted in the preparation of assessment papers for tax authorities.
- Prepared income tax computations and filed income tax returns for assessees of different statuses as per tax laws.

## **MAJOR ASSIGNMENT**

- Prepared a financial project report for the A&I Cold Chain, with a project cost of INR 200 million, for submission to the Ministry of Food Processing Industries, Government of India, to avail financial assistance.
- Prepared a financial project report for a Mega Food Park, with a project cost of INR 1.1 billion, for Utsav Organic Product & Cold Chain Pvt. Ltd., an associate concern of Utsav Organic & Cold Chain, to submit to the Ministry of Food Processing Industries, Government of India, for financial assistance.