

FALGUNI CHATTOPADHYAY

Address: A/301 Shivalik Flats, near Govindji park, Umra Surat 395007

E-Mail: falguni.vbcms@gmail.com

Contact No.: +91-7227892020

In quest of challenging assignments in Financial Management with an organisation of high repute PROFILE SYNOPSIS

- A competent professional with more than **12 years** of exposure in Financial Management.
- Acquisition of client falling under SME segment for working capital , turn over of 25Cr to 250Cr.
- Handling basket of Products like Cash Credit, Over draft , Team Loan ,Letter of credit ,Buyers Credit ,PCFC, Mortgage ,Loan against property ,Equipment finance etc.
- Driving business from Open market ,Consultant and branch Channel
- Preparing Credit proposal like CAM, Financial Analysis and Banking Study etc.
- Co-ordinate with lawyer ,valuer and credit team for decision making
- Ensure timely disbursement and achieving monthly target like NTB as well as revenue
- Monitoring Portfolio and process timely renewal of customer ,
- Ability in learning new concepts quickly, working well under pressure and communicating ideas clearly.
- An effective communicator with excellent communication & presentation skills along with strong analytical, problem solving & organizational abilities.

KNOWLEDGE PURVIEW

Small and Medium Enterprise

- New customer acquisition for basket of working capital products like CC,OD,TL,LC,BG,PCFC,trade forex and LAP etc
- Eligibility calculation for working capital requirement, CAM preparation, Financial Analysis
- Customer negotiation, customer service, increased the Branch productivity and archive branch target.
- Housekeeping existing portfolio customer
- DSA and Referral channel and branch channel handling, Achieve Branch target month on month.
- Understanding the business model of SME, having details knowledge of Textile Manufacturing and Trading ,Chemical ,Engineering ,Pharma etc
- Cluster analysis
- Cross selling of General Insurance ,credit protection and Current account.

ORGANISATIONAL EXPERIENCE

April 2023 to till date	Yes Bank Ltd As an Assistant Vice President -Small Enterprise Banking
April 2021 to March 2023	Kotak Mahindra Bank Ltd As a Manager in Business Banking Assets
July 2019 to March 2021	HDFC Bank Ltd As a Relationship Manager -Emerging Enterprises Group
February 2016 to June 2019	Standard Chartered Bank

As a Business Development Manager Business Client

December 2014 to August 20015

India Infoline Finance Ltd
As a Sales Manager Health care Equipment Finance
Kolkata west Bengal

March 2012 to October 2014

Reliance capital Ltd
As a Branch sales Manager –SME Loan - Ahmedabad, Gujarat, India

Key Deliverables:

Cluster and segment selection, Balance sheet and credibility Analysis, value chain analysis.
Client acquisition, negotiation with the clients
DST handling, Empanelled new DSA.
Build up the relationship with the existing DSA.

December 2011 to March 2012

MAS Financial Services Ltd.(NBFC-ND) Ahmedabad, Gujarat, India
As Senior Relationship Officer -SME –Loan.

Key Deliverables:

Cluster and segment selection, Balance sheet and credibility Analysis, value chain analysis.
Client acquisition, negotiation with the clients

Jun 2010-November 2011

Nirbhay Capital Services Pvt. Ltd., Ahmedabad, Gujarat, India (SEBI registered “Category- I” Merchant Banker) as Finance Executive

ACADEMIC CREDENTIALS

- **MBA** from Visha-Bharati University 2009
- **B.Com. (Accountancy - Honours)** from Burdwan University 2006

ACADEMIC HIGHLIGHTS

- Got first position in Collage Quiz Competition.
- Stood second in the Sub-Division Quiz Competition.

SUMMER INTERNSHIP

Organisation	Indian Farmers Fertilizer Co-operative Limited (IFFCO)
Project Title	Studies of IFFCO’s activities in Burdwan District of West Bengal with special reference to promotional and extension activities of IFFCO.
Brief Description	The project was conducted by the Indian Farmers Fertilizer Co-operative Limited and project location was Burdwan District. Burdwan district is the maximum producer of paddy in west Bengal and maximum fertilizer consumption area in west Bengal. We have visit the maximum co-operative society and meet with farmers. Collected the sample and conducted the survey with a questionnaire which was related to the project title. Used various tools of statistics for analysis and presented the project details.

IT SKILLS

- Undergone Microsoft Unlimited Potential Course.

BEYOND CURRICULUM

- Volunteered in the Eye Check Campaign conducted by Ramakrishna Mission.

PERSONAL SNIPPETS

Date of Birth 26th July, 1984
Languages Known English, Hindi, Bengali and Gujarati
Permanent address: Dwitia-B304 Apanalay.Post-Ganganagar,Dist- North 24 -Pgs Kolkata - 700132