



REEMA GUPTA

MBA | Senior Analyst

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PROFILE

Over **4+ years of experience** as a Senior Analyst in Banking and Financial Services Industry.

Matrix management and leadership of the Operations and Finance team across the national branch network to provide effective operational & compliance support in all control functions.

Good Analytical and Communication skills, Proficiency in handling Client Accounts, and recognized as a hands-on, proactive individual who can rapidly identify business problems, formulate tactical plans, and initiate changes in challenging environments

EDUCATION

MBA – JIMS, Lucknow
CGPA- 3.34/4.00

BCA- GEU, Dehradun
Percentage – 75%

ACHIEVEMENTS

Topper in MBA & was awarded by Honorable Mr. Rajnath Singh (Home Minister).

Got **scholarship** from NABARD for being the merit student and JIMS for scoring 99.40 percentile in MAT exam.

Organized college inter fest "**TALAASH**" and "**OJAS**" and was winner in HR Games.

HOBBIES

Equity Trading
Music (Learning Guitar)
Travelling & Cooking

WORK EXPERIENCE

Bright Money Technology Private Limited

Bangalore

Operations Lead (Credit & Finance)

Aug 2020- Present

- **Preparation of Funds Flow Statement, Daily Reconciliation of Liquidity/ACH Account, Payment Reconciliation**, Suspicious Transaction Monitoring, Anti Money Laundering and Compliance, Bank Mapping, working on projects.
- Policy and Process Development, Support for Automation.
- **Financial Reporting** – Presentations, Documentation, building dashboards to manage, track, and report all KPIs related to Finance operations.
- **Loan administration & control** including, KYC & AML, analyzing loan financials, Risk assessment and Profiling, Underwriting, Disbursements, Credit Customer Database & Dashboards, Risk Mitigation and Account Review (Credit Limit Increase), and Bill Payments, Improving existing Processes.
- Be an integral part of the Ops team, working with Product, Risk, Underwriting, Engineering, and support function for Debt Manager.

Oriental Bank of Commerce

Mumbai

Specialist Officer (Financial Analyst)

B/o Thane Wagle Estate

Aug 2017- Sept 2018

- Managed the overall administration and operations of a **Mid Corporate Branch** where ticket size is from Rs.10 Crore to Rs.50 Crore
- **Financial Modelling & Analysis** of Corporate Loans (Fund Based & Non-Fund Based), Processing, Pre-Sanction & Post Sanction Follow Up along with Disbursement, Sanctioning, Visits, Asset Recovery, other ancillary activities.
- Issuance of **letter of credit /bank guarantee**, invoicing and tax filling, Forex Remittances, SWIFT messages, etc.
- Successfully facilitated semi-annual bank audits resulting in full loan agreement compliance.
- **Recovered** Rs.1.2 Crore & Made maximum Settlements / Payments during a Special Recovery Campaign (PCA Framework, was appreciated by The General Manager, Recovery during Review Meeting.
- Received **Outstanding Reviews** in Annual Performance Appraisal

Axis Bank

Jaipur

Assistant Manager

B/o Malviya Nagar

Nov 2014- July 2017

- Effectively handling **Loans**, income/credit analysis, cash flow analysis, Risk assessment and documentation review.
- Won "**ABCD- anyone can do E-sales**" Campaign and was recognized on a circle level for selling Mutual Funds and maintaining a diversified equity portfolio with clients.
- Led the '**Root for Planet Initiative from Axis Bank**' and **Digitization Campaign**.

Internships

State Bank of India

Lucknow

May 2013- July 2013

- Conducted research and analysis on "**Collateralized Personal Loans**".
- Assisted in appraising loan proposals by detailed financial & non-financial analysis of proposals.