**Priyanka B Chandran**

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**Synopsis**

More than 15 years of professional work experience in Banking, Financial and Insurance sector.

Result oriented with ability to adopt changes actively.

**Career Objective**

To work in a challenging position & dynamic environment that is commensurate to my skills & would enhance my analytical &interpersonal skills with practical experience, providing impetus to my career.

**Work Experience**

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| **HDFC Bank ,Ahmedabad,Gujarat** | |
| About Organization | India's leading private sector bank with single-minded focus on product quality and service excellence. |
| Designation | Joined as Assistant Manager 2005-Retail credit Small Ticket Personal Loans:Ahmedabad  Promoted as Deputy Manager 2006 -Retail credit Small Ticket Personal Loans:Ahmedabad  Worked as Branch Credit Manager: Retail Credit and Risk for /Express loans/Personal and Business Loans/Two Wheeler Loans:Surat Hub  Worked as Location Credit Manager: Retail Credit and Risk for Two Wheeler Loans and Gold Loans  Currently working as Location Credit Manager for Auto Loans from August-2012:Ahmedabad Hub  Promoted as Manager December-2013 |
| Duration | December 2005 till date |

Profile includes credit appraisal of customers applying for Auto Loans.

Maintaining and publishing different MIS.

Handling customer queries and direct sales.

Imparting training.

Outsource processing unit management.

Dealer and DSA visits, Collection agency and Delinquent customer visits.

ISO implementation in location and Audit.

**Initiatives and Projects at HDFC Bank Ltd**

Carried Internal audit process and ISO audit.

Newsletter, MIS (Delinquency, Risk portfolio analysis, Monthly data analysis) publication.

Independently carried out various projects for increasing sales, maintaining portfolio and various processes for file management.

Audit Checklists

Cross selling for other Retail Assets and Liability Products.

**Previous Work Experience**

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| **ICICI Prudential Life Insurance Company Limited, Ahmedabad, Gujarat.** | |
| About Organization | India’s No. 1 Private Life Insurance Company, Venture of ICICI Group, a leading private financial player and Prudential, UK. |
| Designation | Joined a Customer Service & Operations Executive  Promoted as Senior Executive-Customer Service & Operations. |
| Duration | February 2003 till December 2005 |

In February 2003, joined ICICI Prudential as Customer Service & Operations Executive at Ahmedabad.

Profile included underwriting of life insurance proposals. It included both medical as well as non-medical proposals.

In June 2004, I was promoted as Senior Executive-Customer Service and Operations.

In June 2005, I was promoted as Customer Service Associate.

Profile included managing Customer Service, Branch Operations, Agency Management, New Business/Medical Underwriting, Claims, Branch Audit and Team handling.

**Initiatives and Projects at ICICI Prudential Life Insurance Company Limited**

Imparting training in Induction program for Operations executives and to sales force.

Designing and redesigning of various Questionnaires and Servicing Formats.

Worked on various operations projects (Hind sighting, Cash process, Legal and Compliance process)

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| **Allianz Bajaj Life Insurance Company Limited, Ahmedabad, Gujarat** | |
| About Organization | Allianz Bajaj Life Insurance Company Limited is a Joint venture Insurance Company of Allianz AG (Germany) and Bajaj Auto Limited (India) |
| Designation | Customer Support Executive, Operations |
| Duration | February 2002 to February 2003. |

Responsibilities included Underwriting of Proposals of customers applying for life insurance.

Coordination with Regional and Head Office.

Agency and Media Campaign Management.

Imparting training to newly recruited Insurance Care Consultants.

Administration work of the branch like collection, reports, bank lodgments, inter branch management and giving

Administration support to the field force.

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| **ICICI PFS Ltd. Ahmedabad, Gujarat.** | |
| About Organization | A venture of ICICI Bank for Financial Products |
| Designation | Sales coordinator (On deputation) |
| Duration | May 2001- February 2002 |

Customer credit checks for personal loan proposals received from Direct Selling Associates (DSA) of ICICI.

Based upon the above proposals, follow-up with local credit buyer and regional credit buyer when required.

Log the status of every application in system and update the same to appropriate DSA.

Maintaining month-to-month MIS.

Handling customer queries and direct sales.

Imparting training to new recruits.

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| **Top Gear Marketers Pvt. Ltd.Ahmedabad, Gujarat.** | |
| About Organization | Associate of GE Countrywide Consumer Financial Services Ltd (AUTO FINANCE) |
| Designation | Office coordinator |
| Duration | December 1999 to May 2001 |

Getting credit approvals for proposals for car loans and arranging cars for customers.

Handling dealer relationships and customer queries

Organizing road shows as well as advertising planning

Telemarketing and sales.

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| **SORT Financials Services Ltd.Ahmedabad, Gujarat.** | |
| About Organization | Associate of Kotak Mahindra Primus Ltd. (AUTO FINANCE) |
| Designation | Tell Calling Executive |
| Duration | February 1998 to December 1999 |

Telecalling to customers from various clientele databases, providing financial options as well as other details for Auto Finance.

Attending customer queries and imparting training to sales force.

**Professional Achievements**

Awarded for Best Sales coordinator from GE Countrywide Consumer Financial Services Ltd: 2001

Awarded for Best Underwriter ICICI Prudential Life Insurance Company Limited: 2003

Best Credit Manager Award for Two Wheeler Loans: 2009-2010

Best Portfolio Award for Ahmedabad region for Two Wheeler Loans: 2010-2011

Delinquent Post Disbursal Document collection champion for West 2 (Gujarat and Madhya Pradesh) Region for 2011-2012.

Best Credit Manager for cross selling in 1st Quarter 2012-13 for Two Wheeler Loans.

Best Credit Manager for PAR for 2012-13 for Auto Loans in Pan India.

Was Champion for Delinquent PDD(Post Disbursement Documents) for West 2 : Two Wheeler Loans

Champion for Profession/Industry analysis for West 2 : Auto Loans

**Educational Qualification**

Bachelor of Laws, Daulatbhai Trivedi College, Ahmedabad 2001

Bachelor of Commerce C Sheth Commerce College, Ahmedabad 1996.

**Professional Qualification**

Human Resource Development Course, IGNOU, Ahmedabad.

Diploma in Computer Applications, Boston’s Computer Institute, Ahmedabad.

MBA from NIMS Institute, Ahmedabad (Specialization: Risk Management and Insurance)

**Linguistic Status**

Can speak, read and write: English, Hindi and Gujarati.

**Personal Information**

Date of Birth : 30th August 1976

Nationality : Indian

**Reference**

Available on request.