

Rashmi Rani Rath

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602, L51, SP Sukhobristi Complex,

Newtown,

Kolkata

PIN: 700135

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Objective

Seeking challenging assignments which utilize my skills and knowledge. Willing to take on any responsibilities which allow me to enhance my skills and learning. Want to be a part of an environment that promotes team effort and provides opportunities for value-based growth and allows me to make the most of my communication and organizational skills.

Professional Summary & Skills

Dedicated Credit & Insurance professional with experience as a Property & Casualty Insurance Underwriter & Home Loan Credit Officer with strong Finance & Computer skills.

Ability to adapt and work efficiently in a competitive environment. Optimistic, confident, innovative and a good team player with leadership abilities, excellent communication skills and willingness to learn.

Experience in Team Management & Business Process Execution

- ✓ Home Loan Processing
- ✓ Underwriting Knowledge
- ✓ Disbursement Management
- ✓ Data Testing (During Software Upgrade used to undertake the **User Acceptance Testing** as per requirement)
- ✓ Valuation Knowledge
- ✓ Policy Investigations

Experience in Financial and Cost Account Transaction Processing and Preparation.

- ✓ **Journal Entry/Ledger Entry**
- ✓ **Trial Balance**
- ✓ **Profit Loss Account Managing**
- ✓ **Trading Account Managing**
- ✓ **Balance Sheet Preparation**

Experience in using Microsoft Office Tools

- ✓ **Microsoft Excel**
- ✓ Microsoft Word
- ✓ Microsoft Power Point

Operating Systems: Windows (XP, 7,10)

Educational Qualifications

Qualification	Board/University	Year of passing	Percentage
Graduation/Post Graduation	5 years Integrated MBA, Utkal University, Bhubaneswar. SPECIALISATION (Finance and Human resource)	2016	67.9% (M.B.A)
			68% (8 th SEM)
C.H.S.E (12th)	Christ College, Cuttack. (Accountancy, Business Mathematics and Statistics, Business Studies and Management, Cost Accounting)	2011	68%
I.C.S.E (10th)	Stewart School, Cuttack	2009	64.6%

Work Experience

COMPANY: **BANDHAN BANK**

DESIGNATION: Asst. Manager & Credit Manager – Micro Home Loan, Home Loan Insurance

PERIOD: FEB 2021-AUG 2022

JOB PROFILE:

- Proven **Insurance underwriting** experience
- Excellent knowledge of insurance policies and ability to relate **policy provisions to the loss exposures**
- Ensuring Proper quotation preparation and policy issuance for corporate clients
- Review insurance applications for **compliance** and adherence
- **Underwriting of Policies, Risk Analysis, Premium Rating, Risk Approval, Policy Issuance**
- Assess clients' background information and financial status
- Assisting credit manager in taking prudent credit decision based on eligibility PD comfort & other criteria mentioned in policy
- Verification of legal & technical papers and follow up of the same with lawyers and valuation agency
- Preparation of initial loan eligibility & finally **Disbursement** the files

COMPANY: TATA CAPITAL HOUSING FINANCE LIMITED

DESIGNATION: Property & Casualty Underwriter, CREDIT OFFICER

PERIOD: DEC 2016-MAY 2018

JOB PROFILE:

- Initial screening of home loan Application & Calculation of eligibility considering product policy
- Personal Discussion with customer to judge business stability and finance understanding
- Personal visit in specific cases at business place of customer to understand scale of business and industry
- Assisting credit manager in taking prudent credit decision based on eligibility PD comfort & other criteria mentioned in policy
- Co-ordination with field executive for resolving queries by for the completeness of files.
- Verification of legal & technical papers and follow up of the same with lawyers and valuation agency
- Preparation of initial loan eligibility & finally Disbursement the files.

SERVICE AND PROCESS MANAGEMENT:

- ✓ Convenient & Affordable interest rates.
- ✓ Loan facilities offered for the whole tier-2 tier-3 cities across the country
- ✓ Quick and hassle-free document process
- ✓ Our affordable housing scheme is a quick solution for building/purchase a better-quality home
- ✓ Basically, we are provided the self-construction housing loan, purchase a new house/flat, builder purchase/resale and balance transfer

Internship in Tata Capital

Feb 2016 – April 2016

Project title: A study on Housing Finance loan & Insurance, Motor Loan & Insurance

Worked as an intern in summer internship for TATA Capital to study certain areas:

- ✓ RCU sampling
- ✓ Verification of CIBIL, dedupe, TVR and Follow FI report
- ✓ Verification of technical and legal report
- ✓ Underwriting of Policies, Risk Analysis, Premium Rating, Risk Approval, Policy Issuance
- ✓ Sanction

- ✓ Disbursement

Internship in Indian Railway

May 2015 – June 2015

Project Title: Human Resource Management in Indian Railway

- ✓ Worked as an Intern in Summer Internship Program for Indian Railways, to study certain areas of Human Resource, the way it is managed by the Railway Authority.
- ✓ Areas includes Industrial Dispute Act 1947, The Payment of Wages Act 1936, Minimum Wages Act 1948, Welfare Measures Etc.

Graduate Intern, National Aluminum Company Ltd.

May 2013 – July 2013

Project Title: A Study of Financial Ratio Analysis

- ✓ Worked as a Graduate Intern in Summer Internship Program for Nalco, to analyze the ratio and estimate the safety Margin available for short term creditors.
- ✓ Primarily worked on Ratio Analysis to analyze the financial performance of the company and to know the changes in total financial resources of the company

Personal Details

Father's Name : Mr. Jyoti Prakash Rath
Mother's Name : Mrs. Bigyan Rath
Date of Birth : January 15th 1992
Marital Status : Married
Nationality : Indian
E-mail id : rashmirani.rath@gmail.com
Languages known : English, Hindi, Oriya
Hobbies : Travelling Places, Exploring Different Cultures, Cooking

Disclaimer

I hereby state that all the information provided in this document is complete and true to the best of my knowledge. In the event of any discrepancies arising due to communication of wrong information, I may be solely held responsible.

Date:

Place:

Signature: