

SUSANTA KUMAR DASH

About Me



6.3 Years of experience



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April 04 1992



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Balasore, Odisha

Career Abstract

Currently Associated as **Branch Credit Manager– BCM** with one of the leading private sector Company **Aditya Birla Capital** at Keonjha, Odisha from 6th January 2023 to till date.

Education

MBA in Marketing

Masters ,2015

CUTM Bhubaneswar Khurda

Mark-6.3

Division -1st class

Branch Credit Manager (Aditya Birla Finance Limited) Jan 2023 to till date

- Evaluation and granting of home loans, Mortgages and Personal loans.
- Establishing credit worthiness of applicants and underwriting of loans.
- Reviewing Profiles, Income statements and conducting PD to ascertain feasibility.
- Ensuring Audit and Regulatory compliance.
- Checking and analysing delinquent accounts and their subsequent recommendations based on the analysis.

Work Experience

August 2018 – January-2023-CD&SLI (HDFC BANK LIMITED)

Credit intelligence control:

- Interpretation of Credit Bureau Report,
- Assessment of Income, Analysis of Bank Statements, Assessing eligibility of hubs and service centers.
- Customer Interaction to understand needs, finds solutions within the product range available.
- Handling Consumer Durable department post investigation.
- To prevent fraud from dealer end and customer end.
- Instructing Relationship officers how to stop fraud from dealer end.
- Conducting surprise gold loan seeding activity in prime branch.

2015 TO 2018

Risk sampler: (SKPC consultancy service Limited)

Created implemented and optimized rules to reduce bank’s exposure to froude



Computer Proficiency

- Word 2010
- Excel 2010
- Power Point 2010



Languages

- Hindi
- English
- Odiya



Personal Interests

- Playing Cricket
- Listening Soft Music
- Love to go for vacation to new places across India.
- To learn different types of regional language



Personal Details

Parents details:

Father’s Name: Mr. Bhagaban Dash

Mother’s Name: Mrs. Usharani Dash

My status:

Marital Status: Unmarried

Nationality: Indian

Native Town: Balasore (Odisha)

Current Location: Bhadrak

Current Package – 3.95Lakh / Annum

Declaration

I, Susanta Kumar Dash, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.

Susanta kumar Dash

Balasore, Odisha