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## CAREER OBJECTIVE

Seeking a challenging career in a progressive organisation valuing on performance where my skills can be utilized, preferably in the Banking / Financial Service Sector or Education Sector.

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## CAREER SKETCH

- ✦ Presently handling Odisha Regional Branch office of Credit Help India Services Pvt Ltd as Associate Partner - Odisha, Since March 2016.
- ✦ Active Mystery Auditor with nearly 20 Mystery Audit companies, since October, 2015.
- ✦ Online Spoken English Trainer for Corporate & retail clients with Bodhisutra, since September, 2018.
- ✦ A self motivated professional with more than 11 years' of experience in Credit Appraisal & Operations, Customer Service, Retail Assets.
- ✦ Ability to support & sustain a positive work environment that fosters team performance with strong communication; relationship management skills.
- ✦ Proficiency in handling clients, understanding their requirements & providing assistance accordingly.

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## PROFICIENCY FORTE

### Operations

- Data entry and reconciliation, primarily files and PDCs, Rectification of technical delinquencies ECS/ First cheque, Inventory of security documents and stamp paper, MIS (including control returns), Fraud prevention
- Customer Care, Compliance, CPA management & Vendor management (approvals, agreements, renewals, payments etc.), RAMG Co-ordination, RAC / SRAC Co-ordination,
- Movement of PDCs daily and files monthly to RAMG, Tracking of Post Disbursement Documents, Timely Submission of audit replies as indicated by the Audit Authority, Audit score pertaining to house keeping
- Maintaining TAT from point of log in to operations till disbursement request is forwarded to RAMG

### Credit

- Credit Appraisal & Approval, Sanction of Personal Loans, Credit MIS & Write rate Tracker, Portfolio Mix, Bounce rate control, Fraud control, Managing Back Office Team.
- Sanction of Home Loan Products, Coordination with Field Investigators & RCU, Solving Customers queries, DSA & DME, Maintaining record of files logged in & Contact Management Service (CMS) Data, Assisting Branch Credit & Sales Manager.
- Initiating Field Investigation, Preparing Credit Approval Memo, Getting Credit Approval,
- Checking all documents prior to booking of cases, Input Delivery Order, Delivery Memo, Post Disbursal Documents Update, Dealer Payment, TAT Report, Daily & Monthly MIS

### Client Servicing

- Managing customer centric operations & ensuring customer satisfaction by achieving delivery & service quality norms.
- Interacting directly with clients & redress queries / issues to their optimum satisfaction & resolving crucial & long pending complaints at the branch.

### Quality & Compliance

- Adhering to various Quality Standards to monitor the data captured in the system & scrutinising all relevant reports for ensuring compliance.
- Taking initiatives through various programs that the team members adhere to all policies & procedures.

### Team Leadership and Training

- Leading, Training, Mentoring & Monitoring the performance of team members to ensure efficiency in process operations and meeting of individual & group targets.
- Creating & sustaining a dynamic environment that fosters development opportunities; motivates high performance amongst Team members.

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### CAREER HIGHLIGHTS

- **Credit Help India Services Pvt Ltd, Sr. Associate Partner**, since **March, 2016** as **Freelancer** and **Odisha regional Office Branch**, since **December, 2016**.

- **Basic Responsibilities (BRs)**

- Handling CIBIL Report related issues of customers, enabling them to apply for loans.

- Helping repair, restore and boost customer's CIBIL Report.

- Counselling customers on importance of CIBIL Report to their financial health.

- Working as An **Online Spoken English Tutor** for Corporate and Retail clients with **BodhiSutra** since **5th September 2018**.

- **Mystery Auditor with Reputed Mystery Shopping Websites, Since October 2015**

- **Companies –**

- Albatross, AQ Services, Bare International, Channelplay, Floorwalk, Global V5, Gypsy Inc, Helion, HS Brands, Infakt Insights, International Service Check, Ipsos, Onion Insights, Prastut Consultancy, Redquanta, Shaw International, Total Solutions, Trans MR, Wemark, WeRetail.

- **Brands Audited –**

- Ajio, Apple Iphone, Enamor, Jaguar, Max, Olay, Reliance Jewels, Reliance Trends, Wrangler, Addidas, Canon, Decathlon, Manyavar, Apple, Peebuddy, Godrej Interio, Audi, Mercedes, ITC Engage, ITC Fiana, Big Bazar Packaged Foods, Reliance Digital, Samsung, Tanishq, Google Pixel, Google Pixel 2, Google Pixel 2 VM, Liva, Thomas Cook, Harley Davidson, Airtel, Aurelia, Lakme, Lenskart, Metro Shoes, Mochi, Philips, Ritu Kumar, AND, Global Desi, TATA Ariana, FabIndia, Fasttrack, Helios, Ruosh Footwear, Titan, Westside, Payless, Renault, Ekos Afnan, Pantaloons, Central, Nykaa, Caratlane, Kama Ayurveda, Lifestyle, Forever New, Esplanade 1, Tata Motors, Hyundai, Mahindra, Skoda, Renault.

- **Copy Editor, Retail Quotient Research Pvt. Ltd. 'Redquanta'** from **March 2017 – December 2017**. Editing and Quality Checking Mystery Shopping reports.

- An **Online Spoken English** tutor with **Tutorpath** from **July 2015 – April 2016**.

- **Formsdotstar, (A Division of Creanovation Labs Venture) Senior Manager, Client Servicing**, **May – June 2016** at CTC of **4.8 lacs p.a.**

- Online forms, Website Designing, Mobile App Designing and Development. Formsdotstar, an international technology company. Largest and fastest growing forms product company, with more than 250+ institutes and 65+ universities as clients spread in 20+ states of India.

- **Job Profile –**

- Basic Responsibilities (BRs)**

- 1. Handle end to end processes of Online Forms Product, Website Designing, App Designing and Development.
    2. Client Interaction from initial stage till delivery of product.
    3. Single point of contact between client and company after sales process.
    4. Coordinating with Sales team for closing deals, by understanding client
    5. Coordinating with Technical team for designing and development of Online Form, Website, Mobile App.
    6. Coordinating with Support team for providing support to students filling the online forms.
    7. Testing of the Online Form, Website and Mobile App for any errors or issues before handing over to client.
    8. Understanding client requirement and matching it to services provided by the company.

- **AXIS Bank Ltd, Manager, Retails Lending & Payments**, at ctc of **4.8 lacs p.a.** **RLP, since 16.03.2007 – 16/02/2015**.

Manager since 01/08/2010.

**Loans Central Ops Processes – Priority Sector Lending (PSL) & Gold Loans, NPC II Hyderabad – 14/07/2014 – 16/02/2015,**

- **Job Profile –**

- Basic Responsibilities (BRs)**

- Process Management

- 1. Handle PSL auditors team at NPC2 location.
    2. Health check on Audit data every week.
      - a) Sample checking of files
      - b) Declassified cases review
      - c) Change in classification cases for GL to be checked on priority
      - d) Direct/Indirect agri cases to be checked

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- e) Product wise data health check - Daily basis.
- Audit - No of Errors - Basis MIS published by Retail Asset Audit team
- Reporting & MIS
  - a. Take necessary curing actions based on MIS published.
  - b. Analyze the MIS and identify the core area of discrepancy / improvement / suggestions etc and highlight to seniors.
  - c. 100% audit completion before 10th of next month.
  - d. Follow up with RAC's & Branches for non receipt of files.
- Training
  - a. Training at all regions & High error % locations.
  - b. Publish knowledge series to all locations every month.
  - c. Conduct online tests to Sales / Credit / Ops / Product team on quarterly basis.
- Compliance & Risk
  - a. Ensure changes are implemented as per RBI guideliness.
  - b. Liase with Business & Audit Compliance team for implementation.
- Vendor Management
  - a. Review activities related with PSL Auditors on regular basis.
  - b. Ensure Auditors are following RBI guideliness & policy 100%.
  - c. Productivity management.
  - d. Handle clarification on queries raised by auditors.
- Projects
  - a. Active participation in implementation of new PSL system.
  - b. Suggest new changes in existing system to enhance the PSL reporting.

**Retail Asset Centre, Bhubaneswar – 16/03/2007 – 12/07/2014**

Operations & Customer Care, Retail Assets Products - 08/08/2010 – 12/07/2014,  
 Personal Loans, Loan Against Shares & Cross sells - 13/12/2008 – 08/08/2010,  
 Operations of Auto Loan & Personal Loans as Deputy Manager, 16/03/2007 – 12/12/2008.

**Job Profile –**

**Basic Responsibilities (BRs)**

- Operations & Customer Care – Retail Assets, (Personal Loan, Auto Loan, Home Loan & Loan Against Property)
- Managing Loan Accounts (Rephasement of loan accounts, Closure of loan accounts, Retrieval of Documents after Closure)
- MIS Management of Loan Accounts
- Retail Asset Management Group Co-ordination
- Retail Assets Centre Co-ordination

**Key Result Areas (KRAs)**

- a) Ensure customer query/ clarification/ complaint is resolved within the defined TAT
- b) Keep the customer updated on real time basis at every stage of the loan
- c) Implement successfully processes to ensure customer delight and reduction in customer query / complaints
- d) Training Operations team on Operations processes, loan disbursement, file movement.
- e) Training Sales team to comply with Operational document requirements to reduce delay in disbursement.
- f) Training Branch Staff on Retail Assets Loan products when handling Crosssells of 6 Branches in Bhubaneswar and Cuttack.
- g) Training on customer service issues to Sales channel including ADOs

➤ **GE Money (Previously GE Countrywide Financial Services Ltd.), Personal Loans, since 17.01.2005 – 15.03.2007.**

Worked as Branch Credit Manager, (Sr Executive) Small Ticket Personal Loans, Bhubaneswar.

▪ **Job Profile -**

- a) Credit Appraisal & Approval
- b) Sanction of Personal Loans
- c) Credit MIS & Write rate Tracker
- d) Portfolio Mix
- e) Bounce rate control
- f) Fraud control

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- g) Managing Back Office Team
- h) Training Credit Executives with Credit Policy
- i) Training Sales Team on compliance to credit policy
- j) Training Customer Service Team, to handle customer queries

➤ **ICICI Bank Ltd., Retail Assets Product Group (RAPG), since 22.04.2004 – 14.01.2005.**

Worked as **Credit Processing Executive** (Sanction), **ICICI Home Finance Company (HFC) Ltd.**, since **01.11.2004 – 14.01.2005.**

▪ **Job Profile -**

- ☞ Sanction of Home Loan Products
- ☞ Coordination with Field Investigators & RCU
- ☞ Solving Customers, DSA & DME queries,
- ☞ Maintaining record of files logged in & Contact Management Service (CMS) Data
- ☞ Assisting Branch Credit & Sales Manager

Worked as **Credit Operations Executive, ICICI Farm Equipment Business (FE)**, Bhubaneswar since **22.04.2004 - 31.10.2004.**

▪ **Job Profile -**

- ☞ Initiating Field Investigation
- ☞ Preparing Credit Approval Memo
- ☞ Getting Credit Approval
- ☞ Checking all documents prior to booking of cases
- ☞ Input Delivery Order
- ☞ Delivery Memo
- ☞ Post Disbursal Documents Update
- ☞ Dealer Payment
- ☞ TAT Report
- ☞ Daily & Monthly MIS

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### **PROFESSIONAL - TRAININGS, ACHIEVEMENTS & AWARDS**

**Online Training & Tests**

- ☞ Gurukul PSL General – October, 2014 (Online)
- ☞ Module on Code of Conduct & Ethics – October, 2014 (Online)
- ☞ POSH (Prevention of Sexual Harassment) Module – October, 2014 (Online)
- ☞ Documentation – September, 2014 (Online)
- ☞ Gurukul Program – Customer Service Assessment – October, 2013 (Online)
- ☞ Customer Relations- Course - September, 2013 (Online)
- ☞ Client Account Management Course - September, 2013 (Online)
- ☞ Customer Service Excellence Training, Kolkata, 5/12/2013 – 06/12/2013.
- ☞ TRACE Training for tracking PDD, Kolkata, 6/11/2013, Axis Bank.
- ☞ Sparsh CRM Training, Kolkata, 16/12/2012, Axis Bank.
- ☞ Orientation Programme on Consumer Lending, Kolkata, 16/12/2010, Axis Bank.
- ☞ Loan Against Shares Policy Training, Zonal Office, Kolkata, May, 2009, Axis Bank.
- ☞ Banking Awareness Workshop, Zonal Office, Kolkata, 11-13 December, 2008 – Axis Bank.
- ☞ Credit & Operations Workshop, Central Office, Mumbai, 19th September, 2008 – AXIS Bank, RAC.
- ☞ RLP Policy Rollout & Training – 1st, 2nd February 2006, Kolkata - GEMoney.
- ☞ White Belt Training, GE Countrywide, 4th October 2005, Kolkata - GEMoney.
- ☞ Credit Certification Test – 3rd March 2005, Kolkata – GEMoney.
- ☞ RLP Policy Training – 11th, February 2005, Kolkata – GEMoney.
- ☞ Policy Training, GE Countrywide –27th – 28th January 2005, New Delhi - GEMoney.

**Awards -**

- ☞ RLP Credit Star Trophy for Credit Appraisal, May 2005.
- ☞ Achievers Award for Highest Incremental RACV Achievement & Highest Ticket Size in the Region, Dhoom Macha De Contest, Trophy, Certificate & Team Dinner, June 2005.
- ☞ Award for Highest Ticket size in the Region, Monsoon Blast Contest, July 2005.
- ☞ Cash Prize for Achieving the Target in Balance Transfer, War of the Worlds Contest, August 2005.

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- ☞ Cash Prize for Minimum Purchase Holds & Balance Transfer, October Sultans of Swing Contest, October 2005.
- ☞ Cash Prize for Achieving the Target in Balance Transfer & Maintaining Run Rate, Balle Ballebaaz Contest, November 2005.
- ☞ Cash Prize for Champion Challenger Contest, Achieving RACV > 150%, December 2005.
- ☞ Cash Prize for Challenge of the Champions Contests, RACV Vs Runrate & Balance Transfer, February 2006.
- ☞ Winner of Highest No of Personal Loans Balance Transfer in the East Region, Mission Possible Contest, July 2006.

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### ACADEMIC CREDENTIALS

- ☞ Completed **Masters of Finance and Control (MFC)**, two years full time Post Graduate Degree from P.G. Department of Commerce, Utkal University, 2003 - 68.12 % (Aggregate).
- ☞ Passed **NSE's Certification for AMFI Mutual Funds (Advisors) Module**, as per AMFI Guidelines.
- ☞ **Graduation: Commerce (Accountancy Honours)**, Rama Devi Women's College, Utkal University, Bhubaneswar, 2001 - 67.3 % with Distinction.
- ☞ **HSE - DAV Public School Unit 8** - Class Xth with 77%.

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### PROJECTS UNDERTAKEN IN MASTERS OF FINANCE & CONTROL

**Summer Project Topic: "An Insight into the Accounting Practices at KSA-Technopak India Pvt Ltd"**

**Organisation:** KSA-Technopak India Pvt Ltd, New Delhi, a joint venture between Kurt Salmon Associates (USA) and Technopak Advisory Services (New Delhi) to provide consultancy services to the retail sector.

**Duration:** May - June, 2002 (8 weeks)

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**Final Project Topic: "Investment Strategy of Mutual Funds in India".**

#### **Classroom Projects**

<b>Paper:</b>	Financial Management	<b>Topic:</b>	"A Study on Money Market Instruments".
<b>Paper:</b>	Marketing of Financial Services	<b>Topic:</b>	"Promotion of Mutual Funds by Private Sector - A Case Study of HDFC".

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### IT PROFICIENCY

- DIT under Manipal Institute of Computer Education, 09th February - 09th August, 2002.  
Operating System - Ms-Dos, Windows-95, Windows-98
- Introductory Course in Computer Applications, P.G. Dept of Mathematics, Utkal University, 16th May to 2nd July 1997.
- Application Software - MSOffice-98, MSOffice-2000 (Word, Excel, PowerPoint, Access)  
Accounting Package - Tally 5.4, Tally 6.3, Internet Application - Internet Explorer 5.0

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### PERSONAL PROFILE

<b>Gender:</b>	Female
<b>Nationality:</b>	Indian
<b>Marital Status:</b>	Married
<b>Languages (Read, Write, Speak):</b>	English, Oriya & Hindi
<b>Hobbies:</b>	Music, Surfing Net, Reading, Making Friends

**(Navanita Dash)**

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