Jaya Prakash Khuntia

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Career Objective:

With an intention to acquiring and applying my experience knowledge, to manage of official problem and other problems, manage to other staff with my leading capacity, cash transaction. I can maintain cashbook, bill payment, loan recovery against any voucher. I have a passion, dedication to work and provide quality results. To secure a challenging position in a reputable organization to expand my learnings, knowledge, and skills. Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company.

Working Experiences:

 Working as Sales Associate (Pesonal Loan) with Indiabulls Consumer Finance Ltd, Bhubaneswar, January 2019 to June 2020.

Job role at Indiabulls Consumer Finance Ltd:

- Visiting market daily basis and creating new partner base for business improvement.
- Managing a size of **70-80 active partners** and trained them to login and disbursement for Personal Loan.
- Managing the partner for achieve the monthly business target as per company criteria.
- Achieve the monthly target of offline Personal loan (Salary profile).
- Managing the delinquency problem.
- Maintaining positive client relationships and driving new acquisitions.
- Identifying improvement gaps and implementing corrective measures.
- Reviewing and overseeing all financial activities, performance, and documentation.

2. Worked as Placement Executive with Abbey West Services (P) Ltd., Bhubaneswar, April-2018 to Dec-2018.

Job role at Abbey West Services (P) Ltd.:

- > Searching new vacancies of front office, service, housekeeping and official post in hotel and hospital sector.
- To meet their HR for tell about the mission and vision of Skill Development and request them to placement our trainee candidates.
- > Prepared the candidates for attend the interview.
- Collect all the require documents as per the Skill Development SOP from the HR where our trainees were placed and submit it in Q-team.



Publishing weekly / monthly operation review in power point presentation.

3. Worked as Community Service Officer with Satin Creditcare Network Limited, Puri, Jul- 2017 to Jan-2019.

Job role at Satin Creditcare Network Limited:

- Arrange a nos. of 12(min.) 30(max.) ladies to create a group in JLG model as per the monthly target basis.
- ➤ Knowing them micro-finance rules and policies about the company.
- A biweekly basis, I had collection the recovery amount as per the given chart sheet at the time of disbursement.
- Accounting entries related to Accounts Payable.
- Coordination with auditor and team members to resolve audit queries in a timely manner.
- > I had prepare cash book report with key register and day closing report of banking transaction.
- In the absence of BM I had manage all staff for recovery and about the next day target plan.

4. Worked as Field Credit Officer with People's Forum, Bhadrak, Dec-2015 to Jul-2017.

Job role at People's Forum:

- Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
- Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
- Review and update credit and loan files.
- > Submit applications to credit analysts for verification and recommendation.
- ➤ Handle customer complaints and take appropriate action to resolve them.
- Negotiate payment arrangements with customers who have delinquent loans.
- Prepare reports to send to customers whose accounts are delinquent, and forward irreconcilable accounts for collector action.

Strengths:

- Communication Skill
- Daily Operations
- Relationship development
- Leadership

Policies and Procedures

Education:

- 10th passed in the year 2012, having 71.16% from BSE, Odisha (Korua Govt. High School, Korua).
- +2 Science passed in the year 2015, having 52.33% from CHSE, Odisha (Salipur Junior College, Salipur).
- +3 Science passed in the year 2018, having 51% from Madurai Kamaraj University, Tamilnadu.

Technical Skill:

MS Office, Internet, Power Point.

Permanent Address:

At- Palada, Po/Ps- Nemalo, Dist.-Cuttack, Pin- 754293

Present Address:

C/o- Ashwini Kumar Mohapatra At- Haridaspur, Po- Naharakanta, Ps- Mancheswar, City- BBSR Dist.- Khordha, Pin- 752101.

Personal Details:

Father's Name: Prakash Chandra Khuntia

Date of Birth: 1st, July, 1997

Sex: Male
Nationality: Indian
Religion: Hinduism
Marital Status: Married

Declaration:

I do hereby declare that the information given above is true to the best of my knowledge and belief.

Place: Bhubaneswar

Date: Jaya Prakash Khuntia