

• Contact



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• Skills

- ❖ Credit Underwriting
- ❖ Team Management
- ❖ MIS
- ❖ Training
- ❖ Due Diligence
- ❖ MS Excel.

• Hobbies

- ❖ Singing and dancing
- ❖ Travelling.

SAUMIKA KAR

Ambitious, detail-oriented Financial and credit underwriter versed in balancing priorities and meeting deadlines under pressure. Highly adaptable to challenging and changing environments. Post Qualification Experience of more than three years as Credit Manager for Unsecured Loans profile (including Personal Loans, Credit Cards, Business Installment Loan) in ICICI Bank as Deputy Manager (Band 2).

• Work History

2017-06 -
Current

Deputy Manager Band 2- Credit manager

ICICI Bank :

Handled ticket size of up to INR 50 lakh and have gained exposure in the following areas :

- Underwriting of loan applications and loan review for different profile customers, within defined guidelines and accordingly taking decisions.
- Decision making within defined TAT, maintaining risk avoidance.
- Personal visits for high ticket customers to establish relationships and understand customer's business.
- Managing CPAs, training to DSAs and Branch employees about the products, according to the Bank's lending policies.
- Also, coordinated with Digital Channel Partners for processing of the applications originated through Online Channels.
- Managing quality of the portfolio, dealing with delinquencies and hind sighting.
- Handled a team of 5 members as a Back up Team Lead.
- Resolving customer issues pertaining to the sanction and disbursement process.
- Coordinating with Sales and Operations Teams.

Awards :

Certificate of Appreciation- Productivity Star of Personal Loan for the months of August, September and October, 2017.

• **Education**

2015-2017	MBA: Finance Alliance School Of Business GPA: 68.20
2012-2015	BBM from J.D.Womens College, Magadh University, Patna GPA: 66.12
2010-2012	Class 12 Baldwin Academy, Patna GPA: 65.22
2010	Class 10 St. Karens High School, ICSE, Patna GPA: 66.9