**Tanvi Ratan Kamble**

Room No-5, Jayshree Yadav Chawl,

Shivaji Nagar, Kurar Village,

Malad (East),Mumbai-400097

Mobile No-9769491510 / 7710831021

**E-mail Id**: dollyjaywant280@gmail.com

**CAREER OBJECTIVE**

As a highly motivated, positive & dedicate individual I would like to be a part of an organization, which will allow me to expand my skill & exhibit my capabilities to the greatest potential, thereby accomplishing both the company’s goal & my growth as a person.

**STRENGTH**

* Patience
* Hard working
* Self-Discipline
* Adaptive to changes

**WORK EXPERIENCE**

1. **Working in KOTAK MAHINDRA BANK - 01 Feb 2019 to till date.**

**Designation-Credit Manager (Deputy Manager)**

**Department-Credit Card-Credit**

* Underwriting of credit cards, credit analysis & appraisal, credit control & infant delinquency tracking as per policy guidelines.
* Scrutinizing of verification reports to assess the credit worthiness of the customer.
* To evaluate proposals of customers for Credit Card under various Promos.
* Ensuring accuracy and authenticate documents.
* Adherence to credit policy and taking appropriate deviations.
* Focus on better approval rates, lower delinquency and minimizing risk factor.
* Handling escalations regarding Credit cards pan India.
* Underwriting Decline cases which can be eligible approvals.
* Re-check for wrong declines.
* Co-ordinate between credit & sales team.
* Credit card documents observation.
* Complete review of Cibil.

1. **Working in KOTAK MAHINDRA BANK - 13 Jun’16 to 28 Jan’19 as Associate (Off role)**

**Department-Credit Card-Credit**

* Handling Relook Activity for Pan India Region
* Relook the Credit Card decline cases & restart after Sales cured
* Checking Relook Audit data
* Doing Limit Enhancement Activity & Create SR for Limit increase
* Preparing & publishing Daily Restart MIS – Sales Relook, Audit, Credit, Policy
* Doing Documentation on KYC decline cases with Sales Team & Restart the cases
* Giving Pan India Sales Training for Wrong Login Cases
* Preparing Monthly MIS for Sales Relook Team, Audit Team, Credit Team & Policy Team
* Handling 6 member Credit Card Relook Team
* Handling Sales Escalation for Pan India Region
* Maintaining New Staff to left staff – Joining & Reliving formalities
* Giving Training to New Joinee
* Giving Training to Sales Team for Pan India

**EDUCATIONAL QUALIFICATION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Exam Passed** | **Year** | **Name of School / College** | **Percentage** |
| T.Y.B.A | 2015 | Mumbai University | 49% |
| S.Y.B.A | 2010 | Mumbai University | 46% |

**ADDITIONAL IT QUALIFICATION**

* Efficient in working on MS Excel, MS Word, and other business utility applications.
* Tally 9.0 & D.T.P

**PERSONAL DATA**

* DATE OF BIRTH : 17 Aug 1991
* FATHERS NAME : MR.JAYWANT SADKE
* GENDER : FEMALE
* RELIGION : HINDU
* MARITAL STATUS : MARRIED

**DECLARATION:**

I hereby declare that the above written particulars are true and correct to the best of my knowledge and belief.

Date:

Place:

**(Tanvi Ratan Kamble)**