

Curriculum-Vitae

Bhakti Dandekar.

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Total Experience : 13 Years

Date of Birth : 26/7/1980

Career Objective

To be a part of an organization where I can leverage my knowledge and experience to achieve collective organizational goals.

Work Experience

Organisation : Kannada Sangha Pune's Kaveri College of Arts, Science and Commerce

As a **Assistant Professor** from June 2015 to Till Date

Responsibilities include:

- Teaching various commerce subjects like Business Communication, Marketing and Salesmanship, Business Management, Costing for FY, SY and TY Bcom Students along with paper setting and paper checking for internal examinations.
- Also involved in various activities conducted on college level like commerce Club, Staff Academy, Placements, Examination etc.

Organisation : Rssp's Maharashtra College of Science and Commerce

As a **Lecturer** from August 2013 to May 2015

Responsibilities include:

- Teaching various commerce subjects like Business Communication, Marketing and Salesmanship, Business Management, Costing for FY, SY and TY Bcom Students along with paper setting and paper checking for internal examinations.
- Also involved in various activities conducted on college level like commerce association, Industrial visits, Seminars etc.

Organisation : Huzurpaga Commerce College, Pune.

Organisation Profile : Huzurpaga Commerce College is one of the renowned commerce college affiliated to Pune University.

Designation : Lecturer

Duration : Dec 2011 to Present

Responsibilities :

- Teaching various commerce subjects like Marketing and Salesmanship, Business Administration, Banking and Finance, Principles of Management for FY, SY and TY Bcom Students.
- Involved Paper Setting and paper checking for internal examinations held within the college.
- Responsible for overall development of students to make them equipped for future opportunities.

Experience Gained :

- Exposure to public speaking skills
- Improvement in theoretical Knowledge of various subjects which proves basis for practical application.

Company : ICICI Bank Ltd.

Company Profile : ICICI Bank is India's second largest bank. It offers wide range of banking products and financial services to corporate and retail customers through variety of delivery channels and specialized subsidiaries in areas of retail banking, life insurance, venture capital, investment banking.

Designation : Senior Officer (SMEG- Small and Medium Enterprises Group)

Duration : 16th Aug, 2006 To 28th Feb, 2007

Responsibilities :

- Providing advisory services to new as well as established customers on various areas like Cash Management Services, Forex and Loans offered by the organization.

- Coordination with all other departments like, marketing, sales, Audit while fulfilling customers requirements and maintaining high service standards.
- Checking compliance with all legal requirements during any transactions in Current Account like adherence to KYC (Know Your Customer), Anti-Money Laundering norms.
- Providing information about existing and new products made available in areas of various loans as well as Forex products by the bank to our valued customers to enhance their business prospective which leads to further growth even on international platform.

Experience Gained :

- Exposures to communicate with ultimate customers as well as handling inter- department interaction.
- Knowledge of various financial products offered to Small and Medium Entrepreneurs like Letter of Credit, Escrow Account, Import Export Finance and Current Account.

Company : Progeon Ltd.

Company Profile : Subsidiary of Infosys Ltd., into BPO (Business Process Outsourcing) undertaking projects from US and UK based companies, Banks etc. The company provides financial back office services to clients.

Designation : Process Executive

Duration : 7th June 2004 To 31st July, 2006

Responsibilities :

- Provide support to the organization. Manage, help, generate and qualify as well as process Quality leads.
- To ensure the smooth and overall functioning of QA ie. Quality Analysis.
- Also responsible for maintaining customer prospects and SLA'S.
- Focusing on people management, process adherence and performance enhancement.

- Preparation of Daily Reports, & Preparation of MBR reports (Monthly Business Review)

Experience Gained :

- Significant experience in Benefit Administration (Health & Welfare) and Quality analysis with SQL & MAINFRAME and Client specific tools as regular applications.
- Experience of managing small Team.
- Good team player and Multitasking capabilities. Proven initiative and ability to work with minimal supervision.
- Excellent organizational and motivational skills.
- Knowledge of Clients specific processes with special emphasis on Life Insurance COBRA, HIPPA benefits.

Achievements :

- Received Ramp award for Excellency in processing and organizing training successfully.
- Achieved consistent higher rating during appraisals.
- Responsible for Process Training including core H&W benefits for the new recruits in the same project.

Company : Global Data Services of India Ltd.

Company Profile : GDSIL, an information initiative of CRISIL Ltd., was set up as wholly-owned subsidiary in Pune in April 2001. The company provides analytical support to various divisions of CRISIL and external clients. The company has two products Cris Finalyssis and CRISIL's Data Slicing System.

Designation : Trainee Financial Analyst

Duration : 4th August, 2003 To 3rd April, 2004

Job Profile : Involved in writing reports on listed and unlisted companies. These reports are generated by using information provided in annual reports published by companies. The report normally covers five

years financial and operational data. These reports are written to cater specific needs of credit divisions of financial institutions, banks and factoring companies.

I was part of a research study conducted by GDSIL, which draws on a database of 600 listed Indian companies. Recently, GDSIL published a book called **"The Accounting and Analysis – The Indian Experience"** based on the above-mentioned study. The study revealed that the companies are following a trend of writing off miscellaneous expenses to the extent not written off to reserves, which otherwise should have been charged to Profit & Loss account over the period of time. Thus, the companies would overstate the profits in the following years.

Educational Qualifications

Degree	Year	University /Board	College	%
M.B.A. (Finance)	2001-03	Pune University	HNIMR, Pune	65%
M. Com	2000-02	Pune University	Pune University	64%
B.Com.	1997-00	Pune University	S. P. College, Pune	70%
H.S.C.	1996-97	Maharashtra Board	S. P. College, Pune	73%
S.S.C.	1994-95	Maharashtra Board	Renuka Swaroop, Pune	79%

Projects Undertaken

Summer project

State Bank of India, Golibar Maidan Branch, Pune.

On **Systems Review of Credit Department of SBI.**

Duration : 4 months.

Project Details : It includes renewal of cash credit limits of the customers which is required to be done every year on the financial viability of the borrower and also NPA management and studying and applying the credit risk assessment system of the bank. The working based on ratio analysis, working capital assessment and personal discussions with borrower as well as the management team in the bank. Accountancy management could lead

me to the higher level of understanding of the accounts and the technicality of the prescribed job level.

Papers Published

- Research Paper on the topic **"Competitive Pressure and Customer Satisfaction - Boon or Bane"** in **National Level conference on Emerging Issues and Challenges in Commerce and Management** organized by Rayat Shikshan Sanstha's Bharatratna Dr. Babasaheb Ambedkar College, Aundh, Pune 411007 on 16th and 17th Jan 2015
- Research Paper on the topic **"Big Data Analytics and Banking Industry in India"** in **National Level conference on Big Data Analytics** organized by MKSSS's Smt. Hiraben Nanavati Institute of Management and Research for Women on 30th and 31st January 2015
- Research Paper on the topic **"An Analysis of Investment (Other than Fixed Assets) Pattern for selected listed Indian IT Companies"** in 16th International Conference on Contemporary Issues & Innovations in Global Business, Management, Economics, Tourism and Information & Communication Technology organized by RDA's 16th International conference in Jaipur on 30th and 31st May 2015
- Research Paper on the topic **"An Analysis of Investment in Subsidiary companies by Conglomerates in India"** in 17th International Conference on Contemporary Issues & Innovations in Global Business, Management, Economics, Tourism and Information & Communication Technology on 26th and 27th November 2015.
- Research Paper on the topic **"Prospects of Payment Banks in India"** in State Level conference on "Recent Trends in Banking" organized by Kannada Sangha Pune's Kaveri College of Arts, Science and Commerce, Erandwane, Pune
- Research Paper on the topic **"An Analysis of Company's Investment Pattern (Other than Fixed Assets) with reference to the Selected Sectors"** in 7th International Conference on "A Confluence of Trends and Technologies Reshaping Global Business" organized by Neville Wadia institute of management and research, pune on 9th and 10th February 2018
- Research Paper on the topic **An Analysis of Company's Investment Pattern (Other than Fixed Assets) with reference to**

the Selected Sectors” in 10th National Research Conference on “Strategic Leadership & Organizational Development in India” organized by Sinhagad Institute of Management and Computer Application (SIMCA) on 20th to 22nd February 2019

