



**Jolly Shrivastav** is an accomplished banking professional with 15+ years of experience in the credit card industry.

Jolly's mission is to help financial firms achieve their goals through her deep expertise in the field and educate people about finances through investments and wealth management. Jolly graduated top 1% of her MBA (2003) and B.COM(2001) classes from DAVV, Indore, and achieved accolades throughout her entire academic and professional career.

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### Education

M.B.A., 2003, D.A.V.V., Indore, M.P.

B.COM., 2001, D.A.V.V., Indore, M.P.

### Personal Details

Date of Birth: 02/12/1981

Married, and a mother of a son and daughter.. My husband Sumit Sunny is a Vice President in Axis Bank in Noida. My husband transferred from Indore to Noida in 2023, and hence left Abhay Kumar Jain & Company.

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### Professional Career

#### 2013 - 2023, Abhay Kumar Jain & Company

##### Financial Consultant

- I helped grow the business by 20% YoY and hired 5 new people in the operations team
- I sourced ancillary business from the existing credit card customers
- I managed the credit card section of the business and led a team of 3 people reporting to me
- Focused on business development by calling prospective credit card customers
- I help with KYC documentation, processing, and scrutiny of credit card applications
- Responsible for liaising & following up with Banks for prompt delivery of credit cards
- Helping Banks for recovery in case of chronic default

#### 2006 - 2013, BoB Cards Ltd, Indore

##### Credit Card Officer

- Led a team of 5 people managing different parts of the business i.e., document verification, card issuance, and recovery
- Responsible for monitoring, collection, and recovery in all types of cases
- In charge of monitoring the slippage to higher buckets, the canceled and surrendered cards
- Managed the card portfolio and organized for settlement of card dues
- Regularly followed up with all recovery agencies of Indore on daily basis regarding the collection and settlements of bad debts
- Held meetings with the recovery agency to expedite the recovery process
- **Skills acquired:** Credit Card Marketing, Merchant Acquiring, Back-Office Operations, Reconciliations, KYC Documentations, Processing & Scrutiny of Credit Cards applications, EDC Machines, Organizing of Recovery camp, Organizing Marketing Camps

##### Achievements at BoB Cards:

- I was applauded by the Corporate Office for reconciling a long pending report from 2004
- I was invited to attend highly sought after Credit Card Reconciliation Workshop in Lucknow in 2007
- Exceeded performance targets in all areas of responsibilities and was promoted to "Executive" cadre in the year 2008

#### 2003 - 2006, BoB Cards Ltd, Baroda

##### Credit Card Officer

- Led a team of officers for managing merchant operations
- Led the business development of branch operations by identification of merchant Establishment for Enrollment and Installation of EDC terminals in proper co-ordination with EDC and BOB branches
- Responsible for scrutiny of transaction before making payment and enforcing fraud control • Leading the team for cross-selling of cards with existing BOB products like FD, HL, OD etc .
- Initiated the appointment of card marketing and verification agency according to the organizational requirements
- Responsible for credit sanction & appraisal for the cards
- In charge of investigating cases referred from our corporate office and reverting within the specified time period
- Monitored recovery agencies for collection of defaulters on daily and monthly basis