

Mousumi Dey Named National Best CRS for the Year 2007-08

This month, Mousumi Dey, CRS from Kolkata's Bidhannagar branch, was named Ujjivan's best CRS of the year, receiving a cash prize of Rs. 25,000. The North, South, and East regions each named a first, second, and third place CRS based on performance evaluations submitted by branch CRMs. The winners were selected from more than 320 CRS nationwide. The ratings encompassed a wide range of criteria including new customer acquisition and retention rates, customer repayment rates, customer relations, and CRS discipline.

With respect to Mousumi's success, Santosh Roy, COO East, stated "From the very beginning, Mousumi had set a very different standard for herself with her sincerity and hard work. Her calm and composed personality has made her one of the best employees at Ujjivan. I am really proud of her. She has proved that a dedicated and focused approach to any work one does will lead oneself to the doorsteps of success. I wish her more success in the near future."

Biswarup Chowdhury, Product Manager in the Kolkata region, met with Mousumi to ask her questions covering a range of topics including her background, her experience as a CRS, and the strategies she employs to be successful in her career.

Q: Please tell us about your background (education and professional)

A: I am an undergraduate student and currently in the final year of my Graduation (B.A.). This is my first job.

Q: Why did you decide to work with Ujjivan? What makes you interested in microfinance?

A: I applied for work at Ujjivan after I had heard from some of my friends that Ujjivan was doing great work in Microfinance and that they had a good work environment.

Because I have a people centric personality, I have always been looking for a job that would engage me in intensive work involving people and allow me to capitalize on my strengths; I found microfinance to be such a field. Moreover, microfinance does work in the social sector, so contributing to the good work here has been a privilege.

Q: How has your experience with Ujjivan been so far?

A: So far it has been a great journey with Ujjivan. The work environment is really good; I have never felt helpless. It was difficult to adjust to the work type at first, but with the help of my colleagues and CRM I was able to carry out my responsibilities effectively and efficiently.

At present I handle around 485 customers.

Q: What has been your most memorable moment working for Ujjivan?

A: Some time after adjusting to the type of work, I was selected as the best CRS among all the branches in Kolkata Region. That was my most memorable moment working for Ujjivan; it gave me immense confidence that allowed me to achieve more in the days ahead.

Q: Were there any particularly tough challenges you faced with customers? How did you resolve them?

A: Yes but those were few in number. Some of the customers had a very stubborn and undisciplined kind of attitude; naturally, they had a bad impact on the centre as a whole. I used to spend extra time with these customers to make them understand the concept of group guarantee and the mission of microfinance and Ujjivan as a whole. Although it took some time, it finally worked; they became very good customers who repaid and attended regularly. I always believed that since we are dealing with a very sensitive section of our society, only soft words could be effective; and I had finally proved it.

Q: By winning Ujjivan's best CRS of 2007/2008, you had to exhibit excellent repayment rates, customer attendance, and customer retention. What were three key factors of your success in achieving good results in these areas?

A: One must really know how to deal with people. Because we work with a specific, sensitive, section of our society, I have to be very friendly and compassionate, but at the same time disciplined, with my borrowers. In each centre meeting I make sure that everyone comes in proper time and maintains good centre discipline. I also personally make sure that none of my customers face any problems which have remained unresolved for a long time.

Q: In your opinion, what qualities must a good CRS possess? Do you have any advice for other CRSs?

A: One needs to be very patient, friendly, compassionate, but at the same time disciplined, in order to achieve success in this field. Also, good borrowers make a good CRS.

Q: Do you think, with Ujjivan's help, they will be able to move up economically in the next 5 years?

A: I am very positive, yes. I have seen families moving up the ladder, and it brings immense pleasure when I find that a family I was once associated with is doing well.

Q: Is there anyone in particular you would like to thank in helping you achieve this award?

A: It was no one person in particular, but my colleagues and my CRM Sir who helped me reach the door of my success.

This is a great moment of pride and joy. However I would be happier if I can maintain the consistency of my performance in the coming days