

# Jiss Maria Jose

Mail ID - jissmariajose1@gmail.com

Mobile: +973 33244153

## Work Experience

### FINCARE SMALL FINANCE BANK LTD April 2017- January 2020

**Designation – Operations Manager**

**Location –Pune (May'19 –Jan'20), Bangalore (Apr'17- Apr'19)**

**Roles and responsibilities**

#### **Branch Responsibilities**

- Effectively managed the entire operations with high quality financial services and client relationship management at branch level
- Was Key Vault custodian of the bank branch
- Lead the service team of branch to improve and maximize organisation's strength and effectiveness
- Ensured regulatory and procedural compliance to banking rules, regulations and procedures set up by Reserve Bank of India
- Ensured service excellence to enhance the portfolio and proactively identified cross selling opportunities
- Effectively involved in lead generation and marketing activities for increasing visibility and reach
- Ensured that branch adheres to KYC and AML Norms and all the customers are boarded with proper CDD (Customer Due Diligence) and Enhanced Due Diligence (EDD)

#### **Head-office Responsibilities**

- Monitored and reconciled end to end backend Gold loan processing for PAN INDIA Branches with cross functional coordination
- Prepared reports of high data quality to support rapid decisions of key stakeholders.
- Analysed process lapses, profitability, Team Performance and coordinated for the release of new products as per the business requirements
- Act as an escalation point for issues reported by branches & ensure timely closure of the same
- Monitoring and reporting violation of the operational policies/process by the branches
- Supervise and ensure backend processing of Gold loans within the permitted TAT
- Led certain special projects by closely monitoring task force for marketing products, increasing brand value and identifying potential customers to increase business profitability.

**Fresh Produce Value Creation Services Pvt. Ltd, (*Management internship*)**

**April 2016 – May 2016**

**Titles: 1) "Benchmarking on Target Customers In Wholesale Markets In Pune"**

**2) "Benchmarking on Target Customers In Retail Outlets In Pune"**

**Work Location: Pune, Maharashtra**

**Project Objectives:**

#### **1) Project – 1**

- To benchmark wholesale markets of vegetables and fruits in Pune

- To identify buyers of wholesale markets
- To study the quantity preference, mode of transport, mode of payment of buyers
- To suggest best possible customer type for FPVCSPL
- To find the scope to develop Business to business Plan in Pune

## 2) Project – 2

- To map the retail outlets of fruits and vegetables in Pune
- To identify the target customer of retail outlets
- To identifying the parameters which influences the buying behaviour of retailers of grocery shops
- To spread awareness about Go4fresh in Pune
- To know the potential market of retail outlets of fruits and vegetables in Pune

## ACADEMIC PROJECT

Title - “Antimicrobial activity of nanoparticle”

## EDUCATIONAL QUALIFICATION

PGDM-ABM	2015-17	Vaikunth Mehta National Institute Of Co-Operative Management, Pune
B. Sc (Biotechnology)	2015	Savitribai Phule Pune University, Pune
Class XII	2012	Jyoti Public School, (CBSE) Kottayam, Kerala
Class X	2010	Vidya Jyoti School, (CBSE) Jagadapur Chhattisgarh

## CERTIFICATION

Green Belt certification in Lean Six Sigma

## PROFICIENCY

MS OFFICE, FIS PROFILE

## ACHIEVEMENTS

- Secured Star Award for the performance in quarter Jan’18-Mar’19
- Role model award for the FY 2018-19
- Secured cross sell champ award for the quarter July’19-Sept’19

## INTERESTS

- Reading novels and Travelling

## LANGUAGES KNOWN

- English, Hindi, Malayalam & Marathi

## Reason for Job Change- Relocated to Bahrain