

Jyoti Mishra
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PROFILE

I aim to achieve perfection in everything that I undertake, and I have a commitment to excel. It is the determination to transform every challenge into an opportunity, to seize every opportunity, and to ensure growth with a human face.

Skills Summary:

- PG Diploma in Banking with experience of over a decade in Banking operations, NRI, Forex, audit & compliance and team management functions.
- Domain knowledge includes modules like CORE, CASA, Term Deposit, Commercial Deposit, Retail Loans, Retail Teller, Foreign Exchange and Trade.
- In-depth understanding of all processes and systems connected with banking industry; in-depth knowledge of RBI guidelines.
- Controlling and monitoring Forex and Inward / Outward remittances as per FEMA guidelines and NRI Services.
- Ensuring transactions are put through promptly to avoid losses in exchange rate fluctuations.
- Displayed business acumen in leading & managing operations and contributing higher rate of organic growth.
- Proficient with banking software platforms like Finacle, Flexcube, Crm etc.

Professional Work Experience: Total Experience: 10Years

Company: ICICI Bank Ltd (May 2012 - April 2022)

- ⑦ Privilege Banker-Branch Banking(May,2012 – March-2017)
- ⑦ Home loan expert-Branch Banking(April 2017-March 2019)
- ⑦ Trade Desk officer -Branch Banking(April 2019-May 2020)
Deputy Branch Manager-Branch Banking(May 2020-Feb 2021)

Role: Privilege Banker- Branch Banking- ICICI Bank

Responsibilities:

- Regulating customer operations & ensuring customer satisfaction by achieving delivery timelines/service quality norms
- Overseeing the entire gamut of retail branch operations spanning from Cash Transactions, DD/PO, FOREX & Bank Deposits, Inward & Outward clearing and Cash Management Service, FOREX operations, Loans etc.

Role: Home Loan Expert- Branch Banking- ICICI Bank

Responsibilities

- Managing overall sourcing of home loan and other mortgage products from branch walk-ins and references
- Co ordination between credit and various departments for processing of file.
- Training branch and sales staff for loan servicing for existing customers and building relationship for future leads across products
- Conduct risk profiling of clients to meet the standard as per banking requirement.
- Responsible for generating leads for CASA, investments, and other cross sell from new business acquisition

Role: Trade Desk Officer-Branch Banking -ICICI Bank**Responsibilities-Handling all trade transactions at Branch**

- Advance and Direct Import payment
- Inward remittance settlement
- Import Bills under collection with or without LC
- Handling Export bills Collection under LC / Non LC
- Clean Outward remittance
- Pre and Post Shipment finance
- Buyer Credit facility Bank Guarantee (issuance, amendment, closure, and invocation)
- ODI , FDI , ECB
- Import and Inland LC issuance
- Issuance of DO , GR waiver
- LC Discounting, XBN
- Trade compliance- Export regularization, Bill of entry updating, APR, ECB2 , FCGPR

Role: Deputy Branch Manager- ICICI Bank.**Responsibilities:**

- Competency in managing banking operations and implementing strategies towards enhancing market penetration, business volumes & growth in co-ordination with internal / external departments for smooth business operations.
- Excellent communication & people management skills honed through managing cross-functional teams
- Monitoring the complete branch operations by ensuring that the financials of the branch are under control and the branch adheres to the Know Your Customer (KYC) norms at all times.
- Identify, develop, manage, & execute plans to uncover areas to reduce Customer Escalation that can help provide better service & shape to the direction of the business
- Monitoring of dummy accounts and suspense accounts
- Checking and filing of daily, fortnightly, monthly and quarterly reports for audit and compliance requirement of the unit.

Reward and Recognition :

- Obtained 5 Star Ratings for service metrics and IAD audits.
- Commenced foreign exchange business process at branch and hit a revenue growth of 25 times as compared to last financial year.
- Qualified for ICICI HOME LOAN CONTEST IN 2017 for Goa
- Qualified for ICICI PRUDENTIAL LIFE INSURANCE contest in Manesar 2013, JIM Corbett 2014, Amritsar 2015, UDAIPUR 2018
- Qualified for ICICI PRUDENTIAL MUTUAL FUND COMPANY contest in Greater Noida 2019, 2020
- Conducted SOX audit of the branch on quarterly basis; got excellent ratings (4 Star Ratings)
- Trained different branches for demat, asset and other banking functions

Educational Qualification:

- **PG Diploma in Banking from ICICI MANIPAL ACADEMY**
- Bachelor of Economics (HONS) from Kirorimal College, Delhi University
- **12th** from Amity international School , Noida.-CBSE Board
- **10th** from DAV , Noida-CBSE Board

Projects :

- UAT (User Acceptance Testing) done for migrating of Finacle 7X to 10 for wealth branches in the Region.

- UAT for enabling non-human touch Account Opening process.

Applications/Technical Skills

- Applications: Oracle-Flexcube (Flexcube Universal Banking Solution), Finacle
- Knowledge of Internal Bank software applications and implementations.
- Operating System: Windows XP/7/8/10 operating systems.

Personal Dossier:

Date of birth: 14-08-1988
Marital status: Married
Languages: English, Hindi

Declaration:

I hereby declare that the above furnished information is correct and true to the best of my knowledge.

Jyoti Mishra