

# Ria Fernandes

Master of Commerce & B.Com

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## **Objective:**

A growth oriented challenging career with an organization of very good reput, ethics and an excellent work environment where I can exploit my skills to the fullest for the development of the organization and optimize my personal and professional growth. Identifying the automation methods applying in the team to improve the efficiency

## **Academic Qualification:**

- Master of Commerce from St Aloysius College Mangalore (Finance & Accounting)-2016
- Bachelor of Commerce from Dr. A .V Baliga Commerce College Kumta -2014

## **Work Experience:**

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**Company:** Axis Bank Ltd – Honnavar Branch (India)

**Position:** Branch Operations Manager

**Duration:** Feb-2019 to Dec-23 (4Years,9 months)



## **Role and Responsibilities:**

- Responsible for overseeing a team of 12 staff members in the branch, ensuring the timely completion of day-to-day operations and revenue generation.
- Track record of successfully navigating rapid business expansion, leading scalability initiatives, implementing process improvements within the organization, and effectively motivating and developing skills of staff.
- Sharing MIS Reports, KPI Reports, and Audit reports with higher management on a weekly, fortnightly, and monthly basis.
- Responsible for safeguarding cash and gold lockers, as well as overseeing branch key management.
- Handling customer escalations with the aim of providing a smooth customer experience.
- Coordinating with cluster and circle offices to obtain new circulars and updates, then cascading this information to branch staff to ensure compliance.
- Managing both internal and external audits to ensure compliance with all parameters, and accountable for addressing and meeting all risks and compliance requirements identified by auditors.
- Ensuring timely resolution of customer complaints/issues within prescribed TAT, providing good customer service, and improving customer experience through calls as well as face-to-face interactions.
- Maintaining fortnightly reports on suspicious transactions in accordance with cash retention limits
- Responsible for reviewing branch operations reports, maintaining the vault register, tracking exceptional transactions, and ensuring compliance with banking rules, regulations, and procedures.
- Accountable for lead generation of Current Accounts and Savings Accounts (CASA), Life Insurance, General Insurance, and Mutual Funds through BROs and Tellers.
- Responsible for making cost-effective decisions that generate revenue.
- Ensuring KYC compliance.
- Carrying out surprise verification of vault cash, Onsite and offsite ATM cash verification, and Security Stationery including cheques, demand drafts, and deliverables.

**Company:** St Milagres Credit Souhardha Co –Operative Limited  
**Position:** Junior Assistant  
**Duration:** 27.6.2016 to 18.2.2019 (3 Years)

**Roles and Responsibilities:**

- Ensure Correct compliance, RTGS/ NEFT interbank transfer transaction initiation.
- Bill verification, loans, Fixed deposits verification, Vouchers entries, Arrange meetings

**Key Skills:**

- Hardworking and achievement-oriented.
- Cooperative and patient, with the ability to deliver quality results.
- A good team player and facilitator.
- Demonstrates discipline, a positive attitude, and the ability to delegate work appropriately.

**Achievements:**

- Oscars Super Achievers Club FY-2023
- Awarded for MDRT Base Targets -2022
- Awarded for Guild of Excellence -2021
- Consistent performer on achieving the all contest & same received the rewards

**Technical Skills:**

- Microsoft office - Excel, PowerPoint, Word
- Finacle ( Banking software), Tally, Saksham workflow,

**Certification:**

- SP licensing Certification – IRDA
- Advance computer accounting

**Personal Information:**

Name: Ria Fernandes

DOB: 25.3.1993

Nationality: Indian

Marital Status: Married

Passport no : B6269319

Visa Status : Spouse Sponsored visa

Language: English, Hindi, Kannada & Konkani

I hereby declare that all above furnished details are true and correct to the best of my knowledge belief and information.

**Place: Sharjah**

**Date**

**Ria Fernandes**