

# NILITA JOSEPH

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## Career Objective

Highly motivated and detail-oriented professional with 1 year of experience as a Junior Associate in Banking sector. I seek to leverage my expertise in Finance and Accounting sector to drive operational excellence, optimize workflows, and enhance organizational efficiency within a dynamic and growth-oriented environment contributing to overall organizational success

## Profile Summary

- ❖ **Process Improvement;** possess acumens in suggesting ways for process & performance improvement within organization
- ❖ Retains strong **Time Management Skills & ability to Prioritize Multiple Tasks** to meet established deadlines; aims to maintain lucrative client-business relationships for augmented productivity
- ❖ **Capacity to maintain standard operation procedures** in all aspects of day-to-day work to provide uniformity of works & meet departmental objectives
- ❖ **Possess Logical & Critical Problem-Solving Capabilities;** improvises to provide effective solutions to issues arose
- ❖ **Team Player,** able to work effectively & efficiently solely as well as in teams
- ❖ **Proficient at learning quickly,** allowing for a broad understanding of business concepts & success in unfamiliar roles

## Core Competencies

EXCEL

TEAMWORK

CRITICAL THINKING &  
DECISION MAKING

ORGANIZATIONAL SKILLS

COMMUNICATION & INTERPERSONAL SKILLS

## Internship Details

INTERN | BOMBAY STOCK EXCHANGE BROKERS FORUM | JUNE 2021 – JULY 2021

INTERN | ESAF SMALL FINANCE BANK, EDAPALLY | NOVEMBER 2021- DECEMBER 2021

INTERN | ELOOR SERVICE CO-OPERATIVE BANK LTD | JUNE 2022

## Educational Credentials & Certifications

- **B. VOC Banking & Financial Services** from St. Paul's College, Kalamaserry ~2022
- **HSE** from St. Francis HSS, Aluva ~ 2019
- **SSLC** from Viswadeepti Vidyalaya HSS, Chirayam~ 2017

## Additional Details

### Linguistic Abilities:

Malayalam-Native

English-Fluent

Hindi-Basic

**Interests:** Like watching contents of different languages & culture, Learning Foreign language, Cooking & Baking, Art, Drawing & Painting, Community involvement

## Work Experience

JUNIOR ASSOCIATE | FEDERAL BANK- THOTTAKATTUKARA BRANCH | JAN 2023 – JULY 2024

### Highlights:

- Handling activities of Fintech Partnership- (Jupiter & Epifi) | Account closure & Charge Collection | Balance Transfer| Account Freezing and Unfreezing |Lien marking accounts | Loan closure & Transfer | Responding to queries from partners
- Managing Forex activities (Inward Remittance) - NOSTRO Division | Processing of Inward remittances received in various Nostro Accounts |Collection & Processing of Foreign cheques | Reconciliation of Nostro accounts | Responding to queries from branches
- Software known Finacle

