



JIPSY M P

Passport: AJ100935 | **Date of birth:** 24/11/1990 | **Place of birth:** KANNUR, India |

Nationality: Indian | **Phone number:** (+91) 7411662666 (Mobile) | **Email address:** jipsympaul90@gmail.com |

Address: Chimminikkatt House , Aralam P.O ,Chedikkulam, 670704, Kannur, India (Home)

● ABOUT ME

Dedicated and hardworking professional seeking a **Middle management or Accountant profile** in a reputable organization , where I can utilize my 12 years of experience in **finance, retail operations, and customer handling** to deliver excellent service and efficient cash management.

PROFILE SUMMARY

- MBA graduate with 12 **years of experience** in **Finance, Retail, and Customer Service**.
- Worked as **Department Manager** at **Shoppers Stop Ltd.**, overseeing billing counters, inventory, and sales operations across multiple sections including Kids wear, Women's Wear, Men's Casuals, and Home Appliances. Responsible for staff supervision and training, sales target achievement, customer service excellence, and maintaining overall store standards.
- Presently working as a **Branch Manager at Chedikkulam Rural Nidhi Limited**.
- Possess strong communication skills and experience managing diverse customers in a fast-paced retail environment.

● WORK EXPERIENCE

🏢 **CHEDIKKULAM RURAL NIDHI LIMITED** – KANNUR, INDIA

BRANCH MANAGER – 04/05/2021 – CURRENT

- Supervise and manage overall branch operations, ensuring smooth day-to-day functioning.
- Handle customer services, loan processing, deposits, and account management with accuracy and compliance.
- Monitor branch cash flow, daily transactions, and reconciliation of accounts.
- Lead, guide, and train branch staff to achieve business targets and maintain service standards.
- Ensure compliance with Nidhi company policies, financial regulations, and internal audit requirements.
- Promote financial products and services to increase customer base and business growth.
- Prepare and present daily, weekly, and monthly performance reports to senior management.
- Maintain good relationships with customers and resolve issues promptly to ensure customer satisfaction.
- Oversee branch-level marketing and community engagement activities.
- Coordinate with the head office for approvals, documentation, and policy implementation.

🏢 **SHOPPERSTOP LIMITED-A REPUTED NATIONAL LEADER IN FASHION AND LIFESTYLE RETAILING.** – MYSORE - KARNATAKA, INDIA

DEPARTMENT MANAGER – 02/2017 – 04/2018

- Supervised Kids, Women's, Men's, and Home Appliances sections.
- Handled billing counter, managed sales employees, and ensured visual display standards.
- Trained new sales staff in product knowledge and customer care.
- Responsible for color-blocking, mannequin dressing, and stock arrangement.

🏢 **DR.SHAJIS MRI AND MEDICAL RESEARCH CENTER** – KANNUR, INDIA

CUSTOMER CARE MANAGER – 08/2015 – 03/2016

. Supervised front desk staff, billing, and daily patient accounts

🏢 **MUTHOOT FINANCE LIMITED (INSURANCE DIVISION)** – KANNUR, INDIA

TEAM LEADER (41 BRANCHES) – 06/2014 – 07/2015

- Supervised and coordinated insurance operations across **41 branches**, ensuring timely **policy login, premium collection, and renewal follow-up**.
- Managed **claim documentation and processing**, verified customer details, and ensured compliance with company and regulatory policies.
- Conducted **training and performance reviews** for branch-level staff to improve service quality, policy accuracy, and target achievement.

 **BIGSHEN INFOTECH ,CALICUT**

MARKETING COORDINATOR – 07/2013 – 02/2014

● **EDUCATION AND TRAINING**

Kannur, India

MASTER IN BUSINESS ADMINISTRATION -SPECIALISED IN FINANCE AND MARKETING Vimal Jyothi
Institute of Management and Research-Kannur University

Kannur, India

BACHELOR IN COMMERCE Don Bosco Arts and Science College Angadikadavu-Kannur University

Kannur, India

PLUS TWO-COMMERCE St.Sebastians Higher Secondary School Velimanam

Kannur, India

SSLC St.Sebastians Higher Secondary School Velimanam

● **LANGUAGE SKILLS**

Mother tongue(s): **MALAYALAM**

Other language(s): **ENGLISH**

● **SKILLS**

Cash handling & billing operations (POS) | Customer service & complaint handling | Retail floor management |
Product display & color blocking | Team coordination & staff supervision

● **PERSONAL DETAILS**

Date of Birth : 24/11/1990

Gender : Female
Marital Status : Married (with 2 Children)
Nationality : Indian

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

Kannur , 05/11/2025

Date: 08-June-2018

To,
Name: **Jipsy M P**
Employee ID: - **S55438**
Location: - **Mysore**

Sub : Experience Letter

This is to certify that **Ms. Jipsy M P** was working in our organization as **Department Manager** & she was employed with us from **18-Feb-2017** to **07-Apr-2018**

We wish her best of luck in her future endeavors.

Yours faithfully,
For Shoppers' Stop Ltd.


Shilpa S
Customer Care Associate &
Unit - Human Resources Head



Shoppers Stop Limited

Mall of Mysore, C1, Indiranagar Extension, Nazarabad Mohalla, M. G. Road, Near Mysore Zoo,
Next to Mysore Golf Course, Mysore - 570010. T+ 0821-4286300

Registered & Service Office - Eureka Towers, B-Wing, 9th Floor, Mindspace, Link Road, Malad West, Mumbai 400064.

T+ 022 42497000, F+ 022 28808877. E-mail us at customercare@shoppersstop.com

Customer Helpline T+ 022 66486648. Toll Free No.: T+ 1 800 209 6648 (9 am to 9 pm)

Dr. Shaji's Advanced (1.5 T) MRI Centre

BSNL Road, Near Ashoka Hospital, Caltex, Kannur - 2

Ph : 0497 2760611, 2760911 e-mail : admin@drshajimri.com

web : www.drshajimri.com



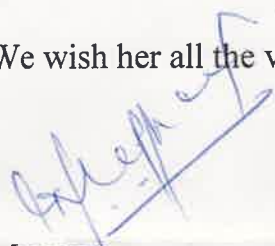
28/04/2016

Kannur

TO WHOMEVER IT MAY CONCERN

This is to certify that, Mrs Jipsy MP daughter of M O Paul permanent resident of Meleppurath house, Veerpad PO, Ambalakandy, Near Iritty, Kannur-670704, has worked as Customer Care Manager in our diagnostics Centre in Kannur division from 08th August 2015 to 10th March 2016. She has resigned by her own for personal reasons and she has been hereby released from the service of the company with effective from 11th March 2016.

We wish her all the very best for future endeavours.


Manager

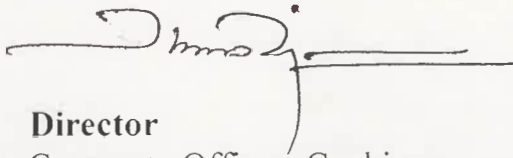
dr.shajis MRI & Medical Research Center
Kannur



TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms.Jipsy M P** was in our Service From **23-06-2014** to **11-07-2015**. At the time of resignation, she was designated as **Team Leader** at our **MIBPL-Kannur Office**.

For Muthoot Insurance Brokers (P) Ltd



Director
Corporate Office - Cochin
28/04/2016





FACULTY OF COMMERCE AND MANAGEMENT STUDIES

Whereas it has been certified by duly appointed Examiners that

JIPSY M P

is qualified to receive the Degree of

Master of Business Administration (MBA)

she having passed and been placed in First Class

at the Examination held in July 2013

with Register Number : B1GMBA2303

The Syndicate of Kannur University hereby confers on her the Degree of

Master of Business Administration

With all the Rights, Privileges and Honours thereunto appertaining.

Given under the seal of the University.



Kannur University

Date **14 May 2015**

No. 0095246

VICE-CHANCELLOR



FACULTY OF COMMERCE AND MANAGEMENT STUDIES

Whereas it has been certified by duly appointed Examiners that

JIPSY M P

*is qualified to receive the Degree of Bachelor of Commerce
she having passed and been placed*

in C Grade in Part I English

in A Grade in Part II Modern Language (Malayalam) and

in B+ Grade in Part III Commerce Subjects and Optional Subject

Computer Application

at the Examinations held in September - 2010, April - 2009, March - 2011 respectively.

Register Number and Year (Part I) - DB08BR0022, September- 2010

Register Number and Year (Part II) - DB08BR0022, April- 2009

Register Number and Year (Part III) - DB08BR0022, March- 2011

The Syndicate of Kannur University hereby confers on her the Degree of

Bachelor of Commerce

*With all the Rights, Privileges and Honours thereunto appertaining.
Given under the seal of the University.*



Kannur University

Date07 September 2013

VICE-CHANCELLOR

Nº 0062535

HGHHIH9 6HJHGHH 9878983



GOVERNMENT OF KERALA
BOARD OF HIGHER SECONDARY EXAMINATION
HIGHER SECONDARY EXAMINATION (CLASS XII)

No. HSE 004070

CERTIFICATERegister
Number**4372922**

This is to certify that Mr / Ms **JIPSY. M.P** appeared for the
HIGHER SECONDARY EXAMINATION (COMMERCE GROUP) held in **MARCH 2008**
 He /She is **ELIGIBLE** for higher studies.

The Scores and Grades obtained by the Candidate are shown below :

SUBJECTS	SCORES								Grade Obtained	Grade in Words
	CE		PE		TE		TOTAL			
	Score Obtained	Max. Score	Score Obtained	Max. Score	Score Obtained	Max. Score	Score Obtained	Max. Score		
PART I ENGLISH	20	20			38	80	58	100	C+	C plus
PART II MALAYALAM	20	20			74	80	94	100	A+	A plus
PART III (Optionals) BUSINESS STUDIES WITH FUNCTIONAL MANAGEMENT	20	20			63	80	83	100	A	A only
ACCOUNTANCY WITH COMPUTER ACCOUNTING	20	20	20	20	44	60	84	100	A	A only
ECONOMICS	20	20			55	80	75	100	B+	B plus
COMPUTER APPLICATION	20	20	20	20	35	60	75	100	B+	B plus

Eligibility for Higher Studies: D+ or above for all subjects

Place : Thiruvananthapuram
 Date : 15/05/2008



[Signature]
 SECRETARY

Board of Higher Secondary Examinations,
 Government of Kerala.

No. F **Nº 668332**



GOVERNMENT OF KERALA

GENERAL EDUCATION DEPARTMENT
SECONDARY SCHOOL LEAVING CERTIFICATE
(Issued under the Authority of the Government of Kerala)

This is to certify that the candidate herein has appeared for the
SSLC Examination and secured the following scores and grades.

Name of School

ST. SEBASTIAN'S H S S VELIMANAM, VELIMANAM P O

Admission No. **5851**

1. Name : **JIPSY. M.P**
2. Name in Regional Language : **ജിപ്സി. എംപി**
3. Sex : **FEMALE**
4. Date of Birth (in figures) : **24/11/1990**
(in words) : **TWENTYFOURTH NOVEMBER NINETEEN NINETY**
5. Religion & Caste : **CHRISTIAN, R.C**
6. Place of Birth : **IRITTY**
7. Nationality : **INDIAN**
8. Name of Father/Guardian* : **PAUL. M.O**
9. Name of Mother : **ROSAMMA**
10. Home Address : **MELEPPURATH HOUSE, VEERPAD P.O, 670 704**

11. Identification Marks :

1. **A BLACK MOLE ON THE LOWER LIP**
2. **A BLACK MOLE ON THE FACE NEAR THE RIGHT SIDE OF THE NOSE**



PRINCE THOMAS. K.
Name & Signature **HEADMASTER**
Institution **ST. SEBASTIAN'S H S S**
VELIMANAM,

SECONDARY SCHOOL LEAVING CERTIFICATE EXAMINATION
Register Number : **153063** Month & Year : **MARCH 2006** No. of Chances : **3**

Subject	Score Obtained			Positional Grade	Grade in words
	CE* (Max - 10)	Theory (Max - 50)	Total		
First Language Paper - I (..... Malayalam))	9	47	56	A+	A plus
First Language Paper - II (..... Malayalam))	10	43	53	A	A only
English Paper - I	9	28	37	B	B only
English Paper - II	10	34	44	B+	B plus
Hindi	10	30	40	B	B only
Social Science Paper - I	9	36	45	B+	B plus
Social Science Paper - II	10	33	43	B+	B plus
Physics	9	33	42	B+	B plus
Chemistry	10	25	35	C+	C plus
Biology	9	31	40	B	B only
Mathematics Paper - I	10	28	38	B	B only
Mathematics Paper - II	9	26	35	C+	C plus
Information Technology	10	8 (Max - 10)	38	A+	A plus
Practical (Max - 20)	20				

GRADE RANGE - Grades are on nine-point scale.

A+ 90% and above	Outstanding	B 60 - 69	Good	D+ 30-39	Marginal
A 80 - 89	Excellent	C+ 50 - 59	Above Average	D 20-29	Need Improvement
B+ 70 - 79	Very Good	C 40 - 49	Average	E Below 20	Need Improvement

(i) Minimum Eligibility for higher study is **D+ Grade** for each Paper.

ELIGIBLE FOR HIGHER STUDIES



JOHNS V. JOHN
SECRETARY,
Board of Public Examinations, Kerala