



NISHA PENHA

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Umm Al Quwain, UAE
Driving License: 1604663
D.O.B: 20-05-1986
Marital Status: Married
Visa Status: Employment
Language Known: English, Hindi

EDUCATIONS

Bachelor of Commerce:
Management Accounting,
Besant Women's College,
Mangalore, India.
June 2003 – June 2006

CERTIFICATES

Certificate of Appreciation as Best Branch
in Charge of 3rd quarter 2017 & 4th
quarter 2018 for achieving business
targets.

Certificate of Reward for supporting UAE
national employees to achieve
organization mission and goals.

Certificate of Appreciation for delivering
excellent customer service in 2015.

Certified Office Management and Web
Designing.

PROFESSIONAL EXPERIENCE

A qualified professional with more than 14 years of comprehensive experience with an internationally recognized customer oriented financial organization. Seeking a challenging and professionally rewarding position to contribute my accrued expertise towards the enhancement of the organization.

WORK EXPERIENCE

AL FARDAN EXCHANGE LLC
BRANCH MANAGER
AL JURF, AJMAN
MAY 2016 TO PRESENT

- Sales & Business Development Consistently increased sales by developing key customer relationships. Maximized branch revenue by optimizing daily operations and increasing efficiency. Built strong rapport with new and existing clients through various marketing plans.
- Team management. Annual performance appraisals for all branch staff. Mentored staff to maximize sales and achieving individual targets. Responsible for Staff Training, Productivity & conducting various Staff Engagement Activities. Conducting timely branch meetings to discuss the strategies for achieving the branch targets & facilitate Branch Top Performers.
- New Acquisitions: To register new Corporate & HNI Customers, maintain the relationships and to enhance the Corporate & HNI Customers Revenue Base.
- Corporate Relationship Management (CRM): Develop and maintain effective commercial relationships with the allotted set of existing Corporate & HNI Clients and to enhance the Corporate & HNI Customer Revenue Base by increasing the business share and by cross selling other products and services.
- Customer Service. Educate customers on variety of products and services and delivering of high-quality service to customers.
- Foreign Currency Exchange. Establish relations with corporate and SMEs for their daily currency requirements. Generate Maximum revenues to achieve business targets.
- Wage Protection System (WPS) & Corporate. Handling WPS & Corporate registration procedures and assisting clients on processing their salary using WPS system. Focus on new acquisition and retention.
- AML Compliance. Guiding staffs to follow all UAE Central Bank regulations and AML & CTF policies and procedures in the daily operations of the branch

**AL FARDAN EXCHANGE LLC
CHIEF TELLER/ CUSTOMER SERVICE REPRESENTATIVE
UMM AL QUWAIN, UAE
JULY 2008 TO APRIL 2016**

- Oversaw all transactional services such as cash verification, processing remittance, VAS, foreign currency exchange
- Provided excellent customer service to clients by greeting customers, answering their questions, and assisting them with their transactions. Ensuring that customers are satisfied with the services provided by the branch.
- Managed the cash supply, balancing cash drawer at the end of each shift, and reporting any discrepancies to the branch manager or shift supervisor
- Performed high-volume money counts via both manual and machine-driven approaches.
- Ensured that all transactions are compliant with relevant regulations and laws, verification of customer identities, monitor transactions for suspicious activity, and report any potentially fraudulent activity to the branch manager or compliance officer.
- Maintained accurate records of all transactions. Ensuring the records are complete, up-to-date, and stored securely
- Promoted additional products and services to customers by cross selling and properly explaining the benefits of these products and services and persuade them to use the products.

**ESSAM STOCK BROKING SERVICES
BACK OFFICE ASSISTANT
MANGALORE INDIA
JULY 2007 – FEB 2008**

- Resolved customer issues using strong interpersonal skills and conflict resolution techniques.
- Dealing the shares, Depository Services like NSDL, CDSL & HUF Firms.
- Answered phones, responded to emails and directed calls to designated recipients.
- Prepared bank deposits, checking and correcting any errors

**KOTTAK SECURITIES LLC
BACK OFFICE ASSISTANT
MANGALORE, INDIA
MAY 2006 – JUNE 2007**

- Posted accounts receivable payments made by cash, cheque or credit card payments.
- Maintained up-to-date knowledge of product characteristics and availability.
- Addressed customer service enquires quickly and accurately.
- Dealing the shares, Depository Services like NSDL, CDSL & HUF Firms.

SKILLS

- Ability to deal with all levels within the business in a multi-cultural environment.
- Understanding of pricing elasticity in cross border funds transfer
- Excellent customer service
- Ability to maintain competitive knowledge.
- Strong knowledge of financial institution businessCustomer service.

DECLARATION

I hereby declare that the above-mentioned information is true to the best of my knowledge.