





# Jiwan Sah


Dedicated and results-oriented professional with a proven track record in banking and financial services, seeking a challenging role within a dynamic and forward-thinking financial institution. Leveraging a diverse skill set encompassing customer service, due diligence, transaction processing, and financial analysis, I aim to contribute to a progressive organization's success. Eager to apply my expertise in areas such as regulatory compliance, risk management, and strategic planning to drive operational efficiency and deliver exceptional customer experiences. Adept at utilizing technology and innovative financial products to enhance banking processes. Committed to continuous improvement, I am eager to bring my leadership, analytical mindset, and commitment to excellence to a role that aligns with the evolving landscape of the banking industry.

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 Valid UAE driving License

EXPERIENCE

Al Fardan Exchange, Abu Dhabi- Customer Service Officer/ Branch Due Diligence Officer

08/2022 - PRESENT

- Consistently processing non-financial and cash counter financial transactions for retail and corporate-B2B, accurately and swiftly according to customer needs by accepting funds and payments in cash, cheques, cards, online transfer, and bank transfer, adhering to established procedures, high service standards, standard operating procedures- SOPs, and central bank UAE guidelines.
- Achieved consistently high sales performance, surpassing monthly targets by 10% through effective cross-selling techniques and upselling of banking products, accounts opening, credit cards payments, and investment services.
- Effectively prepared required documents such as EDD form, PEP/FPEP approval form, and Customer Risk Assessment Methodology (CRAM) tool form, ensuring meticulous compliances.
- Collaborated with team members to streamline internal processes, reducing transaction times by 5% and enhancing overall branch efficiency.
- Process a variety of remittance and services, bill payments, saving and wealth management, credit card payments, AlfaPay mobile application (App)- online money transfer application, swift transfer, value added services (VAS), E-Wallets, national bond management, national and international recharge, top time, top-up and data bundles, VAT collection, utility bill payments, instant cash pick up and bank deposit transaction services, ensuring accuracy and compliance with government regulatory guidelines.
- Collaborated with the marketing team to develop and implement promotional campaigns, contributing to a 15% increase in branch foot traffic.
- Conducted regular audits to identify discrepancies and implemented corrective actions, contributing to a 5% reduction in processing errors.
- Oversaw daily operations, ensuring compliance with regulatory requirements and internal policies.
- Received commendation from management for handling a complex financial transaction with precision and professionalism.

Federal Exchange, Dubai- Customer Relation Executive

10/2021 - 07/2022

- Processed an average of 100 customer transactions daily, including deposits, withdrawals, and transfers, ensuring accuracy and efficiency.
- Actively engaged with retail, corporate, assisting and processing for foreign exchange transactions, remittances, bill payments, credit cards payments, investment schemes, value added services, Payroll- WPS salary withdrawals, deposits and settlement, prepaid cards product, banking and financial services with 100% accuracy and efficiency, ensuring a seamless customer support and experience.
- Maintained a cash drawer within specified limits and balanced it daily, minimizing discrepancies and errors.
- Demonstrated proficiency in using banking software, technology, banking protocol and procedures, ensuring accurate and timely processing of transactions.
- Trained and mentored junior staff members in remittance procedures, emphasizing accuracy and adherence to banking regulations, customer service best practices and product knowledge.
- Leveraged customer data and analytics to identify trends and customer pain points, leading to the implementation of targeted solutions that improved standard of service quality and reduced complaint resolution times by 10%, led to positive customer feedback, reviews, experience, customer satisfaction targets and quality of service ratings.
- Collaborated with auditors appointed by the company and UAE Central Bank in verification

SKILLS

Time Management Skills

Problem Solving skills

Financial Guidance and Analysis

Communication Skills

Attention to Detail

Computer Skills

Retail Banking

Transaction Processing

Regulatory Compliance

Market Exploration

Key Account Management

Risk Management

Strategic Planning

Team Leadership and Mentoring

Microsoft Office Suite

New Product Awareness

Analytical mindset

Sales Target Achievement

Process Optimization

Budgeting and Forecasting

Detail-Oriented and results-driven

Problem-solving skills

Excellent Customer Service

Interpersonal Skills

Customer Relationship Management (CRM)

Team Management

Organizational Skills

AWARDS AND ACHIEVEMENTS

Al Fardan Exchange  
Innovation Hub winner.

Federal Exchange  
Employee of the month/

- and reporting processes, during inspections at the branches, providing necessary supporting documentation.
- Oversee Value-Added Services, including Travelez plus cards, Travelez plus platinum card, Payez – salary card for WPS payroll customers, and other innovative financial products.
- Recognized as the "Top Performer" for March 2022, consistently meeting or exceeding performance targets.

**Transguard Group LLC, Dubai-Trans Track Assistant- Admin Assistant- (Cash Planning and Analysis- Cash Services)**

09/2019 - 09/2021

- Conducted financial assessments for clients, providing personalized financial solutions and successfully converting leads into long-term relationships.
- Prepared monthly, quarterly, and annual financial statements, presenting key findings to executive leadership.
- Fostered strong relationships with IT support and Transtrack system vendors, resulting in timely updates and access to cutting-edge technologies, keeping the company at the forefront of cash management solutions.
- Production of daily, weekly, Ad Hoc reports, monthly MIS, ad-hoc projects and other technical reports on a timely basis, streamlining data analysis, and reporting processes, resulting in a 10% reduction in report generation time.
- Coordinate with cash-in-transit teams, ensuring the safe transportation of funds between financial institutions, businesses, and the central processing facility.
- Acted as a reliable point of contact for troubleshooting and support, advice crews with courteous for Transtrack-related issues, queries and resolving it effectively minimizing downtime and maximizing productivity in challenges.
- Implemented process improvements that reduced cash handling errors by 10%, resulting in cost savings and improved service quality.
- Ensured 100% accuracy in cash transaction recording of financial transactions within the Transtrack systems software, improving financial data integrity and GL reconciliations processes activities.

**Transguard Group LLC, Dubai- Cash Operation Team Leader ( Cash in Transit- Cash Services)**

04/2018 - 08/2019

- Collaborated with cross-functional teams to enhance financial controls, reducing the risk of fraud and improving overall financial governance.
- Managed network monitoring, maintenance, cash forecasting and reporting, cash loading, configuration, installation, vendor management, and reporting.
- Resolved customer issues and complaints promptly, collaborating with cross-functional teams in a controlled and consistent manner.
- Implemented cost-saving measures, optimizing routes and schedules to improve operational efficiency, resulting in a 10% reduction in transportation costs.
- Replenishment and cash clearing of Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs), and Kiosks, based on client requirements, service levels agreements (SLA) and in turn around time (TAT) with Standard Operating Procedure (SOPs).
- Coordinated and managed daily cash logistics operations, including clearance of cash, cheques, valuables, securities and ensuring timely collections and deliveries to and from clients.

**EDUCATION**

**Singhania University —Masters of Business Administration (MBA)**  
(Finance Specialization)

08/2020 - 12/2022

**YBN University —Bachelors of Business Administration (BBA)**

07/2017 - 12/2020

**SOFT SKILLS AND INTERESTS**

- Microsoft Office, Microsoft Excel, PowerPoint, Microsoft Word, Outlook and Email access.
- Proficient in cash handling, remittance operation, cheque processing, cash management, numeracy skills, security protocols, cost control, cash logistics operation, auditing, analyzing databases, Transtrack system operation, technology, Baking tools and software, Financial products and services understanding, SWIFT messaging, AML (Anti-Money Laundering) compliance, fraud detection, Fintech.

Top performer of March 2022.

**Transguard Group LLC**

Best Team Award.

**Transguard Group LLC**

Got promotion to Admin Assistant.

**PROFESSIONAL CERTIFICATIONS AND TRAINING**

Foundation of Business Banking by LinkedIn.

Introduction to Credit by LinkedIn.

Fintech: Foundations, Payments, and Regulation by Wharton University of Pennsylvania.

Audit and Due Diligence: Priorities and Best Practices by LinedIn.

Enhancing Financial Inclusion with a risk based approach by ACAMS.

Fundamentals of digital marketing by Google.

The Future of Payments Technologies by University of Michigan.

Introduction in banking and credit by Corporate Finance Institute (CFI).

Project Management from Coursera (PMP)

Lean Six Sigma Certification from Management and Strategy Institute

Operation management foundations by LinkedIn.

**LANGUAGES**

English , Hindi, Nepali, Maithili, Bhojpuri, Tharu, Urdu.