

Jiwan Sah, MBA

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| Customer Relationship Officer | Banking Operations | Sales and Services | Compliance Officer |

Dynamic and results-driven banking professional with over 6 years of experience in compliance, customer service, financial transactions, and operations management within the UAE's financial sector. Proven track record of achieving high customer satisfaction ratings, optimizing operational efficiency, and ensuring regulatory compliance. Skilled in financial reporting, data analysis, and process improvement, with a strong ability to manage high-volume transactions accurately and efficiently. Adept at utilizing digital banking tools and promoting their adoption to enhance customer convenience and reduce branch visits. Recognized for exceptional customer service, innovative problem-solving, and effective team leadership. Holds an MBA in Finance and professional certifications in Fintech, AML/CFT, and digital marketing.

WORK EXPERIENCE

Al Fardan Exchange- Dubai, UAE

08/2022 - PRESENT

Customer Experience Officer/ Branch Due Diligence Officer

- Ensured branch compliance with all regulatory requirements and internal policies by conducting regular audits and reviews, leading to a 100% compliance rate and minimizing the risk of regulatory penalties or sanctions.
- Prepared detailed due diligence reports documenting findings and recommendations for branch management and stakeholders, providing valuable insights for decision-making and risk management purposes.
- Developed and delivered training sessions and awareness programs for branch staff on due diligence best practices, compliance requirements, and security protocols, improving overall staff awareness and adherence to procedures.
- Maintained a 100% accuracy rate in handling foreign currency, cash and cheques transactions by implementing rigorous attention to detail and thorough verification processes, minimizing discrepancies and ensuring reliable service in line with industry best practices.
- Processed an average of 100+ transactions daily including account crediting/debiting, remittances, foreign currencies, value added services, deposits, withdrawals, transfers, WPS- Payroll, money transfer applications (Apps) and wealth management services.
- Acted promptly to report suspicious activities to compliance team, leading to the prevention of potential financial crimes and ensuring compliance with regulatory requirements.
- Created and implemented client outreach strategies to reach clients for missing documents, resulting in a 10% increase in document submission rates and enhanced compliance with regulatory requirements.
- Registration of retail and corporate customer onboarding, resulting in a 15% reduction in onboarding times while ensuring compliance with KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations.

Federal Exchange- Dubai, UAE

10/2021 - 07/2022

Customer Relation Executive

- Ensured strict adherence to regulatory requirements and internal policies in all customer onboarding and document verification activities, maintaining the integrity and reputation of the organization.
- Leveraged exceptional communication skills and active listening to boost Net Promoter Score (NPS) by 20% within 6 months by implementing personalized service strategies and promptly resolving customer issues, aligned with the banking industry's focus on enhancing customer-centric services.
- Processed over 150 retail and corporate transactions daily including money transfers, foreign currency exchange, cash and cheque transactions, remittances, demand drafts, payments, investment services, value added services, deposits, WPS- Payroll, withdrawals, payouts, cards, and other financial products and services with 100% accuracy and efficiency, and as per central bank UAE guidelines.
- Trained 10+ new employees on cash handling, customer service protocols, and compliance requirements, leading to a 20% reduction in training times and improved team performance, showcasing strong leadership and mentoring skills.
- Exceeded sales targets by 30%+ through proactive customer engagement, marketing initiatives and cross-selling of financial products such as remittances, prepaid cards, forex, value added services, WPS and insurance services.
- Increased repeat customer rate by 40% by providing exceptional service and building strong relationships with clients, ensuring a loyal customer base and reflecting a customer-centric approach.
- Collaborated with cross-functional teams including compliance, legal, treasury and operations departments to address customer onboarding challenges and implement effective solutions.

Trans guard Group LLC- Abu Dhabi, UAE

09/2019 - 09/2021

Transtrack Operator (Cash Services)

- Monitor and interpret transit business performance metrics, including suspicion services, cash management, route optimization, and security protocols in specified time frame, to identify areas for improvement and optimize operational efficiency.
- Dispatched over 200+ crew members daily for cash and valuables collection/ deliveries, ATM/ CDM/ SCDM replenishment activities efficiently, meeting daily operational requirements and service excellence.
- Increased first call resolution rate to 99%+ by developing a comprehensive knowledge base and providing targeted training to team members, reducing the need for follow-up calls.
- Decreased average handling time per customer by 10%+ by optimizing workflows, leveraging Transtrack/ CRM software, and implementing process automation, resulting in improved service delivery.
- Increased operational efficiency by 15% through the optimization of route planning and scheduling, utilizing GPS tracking technology to streamline cash collection and delivery processes, reducing overall transit times.
- Implemented rigorous cash control measures and fraud detection protocols, reducing cash discrepancies by 15% and minimizing potential losses, aligning with industry standards for risk management and security.

Trans guard Group LLC- Dubai, UAE

04/2018 - 08/2019

Cash Custodian Team Leader (Cash Services)

- Perform replenishment and clearance of Automated Teller Machines (ATM), Cash Deposit Machines (CDM) cash and cheques, payment kiosk machines and other cash management activities as per service level agreements, standard operating procedures, security procedures, and safety regulations.
- Led a team of cash in transit professionals in the safe and secure transportation of cheques, cash, precious metals, sensitive documents and other valuable items, to and from various client locations, maintaining confidentiality and compliance, resulting in enhanced customer satisfaction and positive customer journey.
- Reduced customer complaints by 15% through the introduction of a streamlined complaint resolution process and enhanced communication channels, improving customer satisfaction and loyalty.
- Achieved 100% compliance with regulatory standards and internal policies by maintaining detailed transaction records and preparing for audits, reinforcing the company's reputation for reliability and regulatory adherence.
- Maintained a 99.9%+ accuracy rate in cash counting and reconciliation by meticulously following established procedures and employing advanced counting equipment, minimizing discrepancies and ensuring reliable cash management.
- Conducted comprehensive training programs for 15+ new employees on secure cash handling, transit procedures, and emergency response protocols, leading to a reduction in operational errors and enhancing team performance.

EDUCATION

Singhania University - Masters of Business Administration - Finance, 2022

YBN University – Bachelors of Business Administration, 2020

PROFESSIONAL SKILLS

- Microsoft Office products (Word, Excel, PowerPoint) and Google Suite (Docs, Sheets).
- Multitasking, time management, attention to detail, organizational, problem solving, data entry, team player, analytical, communication and team management skills.

PROFESSIONAL CERTIFICATIONS AND TRAININGS

- Fintech: Foundations, Payments, and Regulation by Wharton University of Pennsylvania.
- Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) by AML Base.
- Fundamentals of digital marketing by Google.

LANGUAGE COMPETENCIES

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