


Jiwan Sah

Results-driven financial industry professional skilled in customer service, marketing, and cash services. Achieved 95% customer satisfaction and reduced response time by 20%. Led a customer loyalty program, increasing repeat business and client referrals by 20%. Implemented a strategic marketing campaign, boosting remittances by 80% in the Nepal corridor and achieving a 25% overall improvement. Proficient in cash management and process optimization, leading to cost savings and efficiency gains. With a valid UAE driving license and fluency in English, Hindi, Nepali, Maithili, and Bhojpuri, facilitating effective communication. MBA graduate with certifications in International and digital marketing, and fintech, poised to drive organizational growth and great services. Seeking opportunities in financial companies to leverage skills and contribute to their success.

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Valid UAE driving License

EXPERIENCE

Al Fardan Exchange, Dubai- Service Officer

(It is a prestigious and trusted financial institution in the United Arab Emirates and Qatar)

August 2022 - PRESENT

- Acquired cross border payment transactions from labor camps over 0.5K + monthly and leveraged sales by 10% by cross-selling and up-selling products in community and campsite activities.
- Attending customers for making world wide money transfer, foreign currency exchange, value added services, Prepaid cards, payroll- Wages Protection system (WPS), remittances transactions, cross border payments by adhering UAE central bank, Anti-Money Laundering (AML), Combating the Financing of Terrorism (CFT), company Compliance, national and international law standards.
- Conducted training sessions for new customer relation executives to enhance their knowledge of financial products and services, resulting in a 15% improvement in team performance and service delivery.
- Achieved a customer satisfaction rating of 95% based on customer feedback surveys, reflecting the high-quality service provided.
- Successfully resolved complex customer inquiries and complaints related to credit card payments, domestic and international bill payments, and investment schemes, achieving a 90% issue resolution rate.
- Accelerated and maintained strong relationships with key stakeholders, including banks, regulatory authorities, payment processors, compliance, risk and fraud operation, and corresponding banking partners, ensuring smooth and efficient transactions for customers
- Recognized for outstanding performance and dedication to delivering extraordinary levels of customer service, receiving commendations from managers, supervisors and colleagues.

Federal Exchange, Dubai- Customer Relation Executive

(It is a prominent financial institution in the United Arab Emirates, known for its exceptional services in the field of remittances, foreign currency exchange, value added service, payroll/ WPS services)

October 2021 - July 2022

- Generated remittances business of Nepal corridor by 80% and improved overall by 25% with-in 6 months by identifying target markets and demographics, conducting in-depth market research to understand customer needs and preferences, monitoring campaign performance, analyzing data, and continuously optimizing strategies, designing and launching promotional offers and incentives and by effective calculation of return on investment (ROI).
- Developed and executed a strategic marketing campaign to promote corporate remittances and foreign currency exchange services, resulting in a 30% increase in business from corporate clients.
- Proactively identified opportunities for cross-selling additional retail banking products and value-added services like airline ticket payments, national and international top-ups, VAT payments, utility payments, wallet top-up, and agency cash collection, contributing to a 20% increase in revenue and customer loyalty.
- Led the execution of a targeted marketing campaign, resulting in a 15% increase in new customer acquisitions within a specified timeframe.
- Achieved a 20% increase in repeat business and client referrals by implementing a customer loyalty program, resulting in improved customer retention and enhanced brand loyalty.
- Promoted financial products and services to existing, potential and new customers by upselling and cross selling, resulted in 15% growth in revenue and expanding customer relationships.
- Developed and delivered financial literacy workshops for customers, enhancing their understanding of remittance, foreign exchange, and prepaid card services. This initiative led to a 20% increase in self-service transactions and empowered customers to make informed

SKILLS

Business Development and Marketing.

Customer Relationship Management.

Excellent Communication skills.

Problem solving skills.

Time Management skills.

Attention to Detail.

Collaborative.

Strong Analytical skills.

Fintech and Payments.

Leadership.

Negotiation.

Interpersonal skills.

Computer skills.

Organizational skills.

Multitasking skills.

Presentation skills.

Proficient in Microsoft Excel and Powerpoint.

Numerical skills.

AWARDS AND ACHIEVEMENTS

Al Fardan Exchange

Innovation Hub winner.

Federal Exchange

Employee of the month/
Top performer of March 2022.

Transguard Group LLC

Best Team Award.

Transguard Group LLC

Got promotion to Admin Assistant.

financial decisions.

Transguard Group LLC, Dubai- Admin Assistant- (Cash Administration)

(Transguard Group LLC's Cash Services is a leading provider of secure and efficient cash management solutions in the UAE. With advanced technology, comprehensive cash logistics, ATM replenishment, and cash processing services.)

September 2019 - September 2021

- Assisted in the implementation of new functions in cash management software online, leading to enhanced accuracy, increased productivity in financial data management, saved cost and maximized profit for the organization.
- Ensured 100% accuracy in cash transaction recording within the Transtrack system, resulting in improved financial data integrity and reconciliation processes.
- Received commendation for effectively coordinating cash transportation routes, resulting in a 15% reduction in delivery time and increased client satisfaction.
- Proactively identified opportunities for process improvement within the Transtrack system, contributing to a 10% increase in overall efficiency and accuracy.
- Actively collaborated with cash custodians and the finance team to resolve any discrepancies or issues related to cash transactions, resulting in timely and accurate resolutions.
- Acted as a reliable point of contact for troubleshooting and technical support for Transtrack-related issues, effectively minimizing downtime and maximizing productivity.

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

April 2018 - August 2019

- Led a high-performing crew in cash-in-transit operations, consistently achieving 100% accuracy in cash handling and reconciliation, ensuring secure and efficient cash transportation services and the company's reputation for excellence.
- Plan, coordinate, and assign the daily cash logistics operations, including valuables and cash pickups, deliveries, and replenishment of Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs), Kiosk machines clearance, based on client requirements and service level agreements of financial services.
- Proactively identified areas for process improvement and cost-saving opportunities, leading to a 15% reduction in operational expenses while maintaining high service standards.
- Established exceptional accuracy and attention to detail as a cash custodian, ensuring 100% accountability for all cash transactions and maintaining error-free cash counts during daily operations.
- Collection, delivery and transferring of physical bank notes, checks, documents, coins, golds, valuables securely from and to allocated clients including Central Bank of UAE headquarters with proper Standard Operating Procedures (SOPs) and authority guidelines.
- Act swiftly and efficiently in response to incidents such as security breaches, accidents, or cash discrepancies, ensuring immediate escalation resolution action and follow up.
- Ensured the timely and accurate completion of all required paperwork, including cash transaction reports, vehicle logs, and incident reports, to facilitate smooth operational processes.
- Demonstrated exceptional organizational skills in managing cash custody schedules and coordinating with team members, resulting in seamless handovers and increased team productivity.

EDUCATION

Singhania University — Masters of Business Administration (MBA)

(Finance Specialization)

August 2020 - December 2022

YBN University — Bachelors of Business Administration (BBA)

July 2017 - December 2020

PROJECTS

Customer Satisfaction Enhancement Initiative

Led a cross-functional team to implement a comprehensive customer satisfaction enhancement initiative, resulting in a notable increase in customer satisfaction scores by 15% within six months. This project involved analyzing customer feedback, identifying pain points, and implementing tailored solutions to address their needs promptly and effectively.

PROFESSIONAL CERTIFICATIONS AND TRAINING

International Marketing Entry by Yonsei University.

Fundamentals of digital marketing by Google.

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

The Future of Payments Technologies by University of Michigan.

Become a Marketing Specialist by LinkedIn.

Blockchain Basics and Cryptocurrency by LinkedIn.

LANGUAGES

English, Hindi, Nepali, Maithili, Bhojpuri

INTERESTS

New Innovations and Technologies.

Digital banking.

Fintech.

Money moving.

Reading books.

Traveling.