



**Umesh Khiyar, B.Com**

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## EXECUTIVE SUMMARY

A dynamic senior leader with over a decade of expertise in financial operations, remittance, and strategic client relationships across premier institutions in the UAE and Oman. Demonstrated acumen in sales strategy, operational management, and regulatory compliance. Proven ability to drive growth, forge strategic partnerships, and optimize client-centric processes in fast-paced environments. Seeking senior leadership roles to further elevate financial and operational excellence.

## KEY SKILLS

- **Strategic Financial Leadership**
- **Client Relationship Management**
- **Sales Strategy Development**
- **Operational Efficiency Optimization**
- **Regulatory Compliance and EMV Standards**
- **Corporate Account Acquisition**
- **Remittance and Money Exchange Expertise**
- **Team Coordination and Collaboration**
- **Market Trend Forecasting**
- **Portfolio Management**
- **Cross-functional Team Leadership**
- **Conflict Resolution and Customer Service**

## WORK EXPERIENCE

L M Exchange, Dubai UAE

05/2014 - Present

### Branch Manager

- Drive a transformative 214% growth in the Satwa Branch, elevating Remittance Transaction counts from 3,500 to a staggering 11,000 monthly since my ascendancy to Branch Manager in August 2021.
- Strategize and position Satwa Branch to rank 2nd in transaction counts among the 15 branches of L M Exchange, underscoring our market dominance and leadership prowess.
- Uphold unparalleled excellence in DSES Certification standards for Satwa Branch, consistently achieving 100% scores in Q1 and Q3 2022 and an admirable 97% in Q2 and Q4 2022.
- Orchestrate complex multi-corridor remittances, focusing on key transactional regions (India, Pakistan, Bangladesh, Nepal, Philippines), ensuring operational efficiency and client satisfaction.
- Lead and adapt to diverse transaction platforms, proficiently managing renowned platforms such as Western Union, Himal Remit, Instant Cash, Prabhu Money, IME, iRemit, Ezremit & Transfast, while ensuring operational agility.
- Guarantee seamless branch operations by ensuring constant availability of local and foreign currencies and expertly managing cash disbursements, including the intricate Wage Protection System (WPS).
- Champion customer relations, showcasing unparalleled aptitude in resolving complaints within the stipulated timeframe and cementing Satwa Branch's reputation as a customer-centric establishment.

Arabian Games (Arabian Establishment LLC), Muscat Oman

02/2013 - 04/2014

### Operations Manager

- Directed daily operations of the establishment, optimizing cash flow management, which resulted in a **\$50,000** increase in monthly operational revenue.
- Strategically implemented sales tracking and reconciliation procedures, ensuring **100%** accuracy in end-of-day sales sheet reports and decreasing financial discrepancies by 40 cases monthly.
- Elevated customer service standards, imparting expert product advice which led to a **20%+** increase in customer retention and boosted average transaction value to **\$2,500**.

- Oversaw and refined till operations, ensuring seamless cashing procedures and instituting stringent documentation practices, reducing end-of-shift paperwork completion time by **15** minutes on average.

Brisk Investments, Navi Mumbai India

09/2011 - 06/2012

**Trainee Dealer | Research Assistant**

- Spearheaded the execution of client trades, demonstrating precision in order fulfillment and financial acumen.
- Proactively provided clients with trading insights based on comprehensive analysis, enhancing portfolio performance and fostering client trust.
- Meticulously maintained and updated buy/sell reports, utilizing both short-term and long-term trading strategies to maximize client returns.

German Imaging Technologies, Dubai UAE

03/2010 - 10/2010 (Contract)

**Sales Executive**

- Orchestrated sales strategies for German Imaging Technologies' portfolio of HP-compatible printer toner cartridges, focusing on expanding foothold in the corporate sector of UAE.
- Astutely forecasted sales and market trends, leading to optimized inventory management and ensuring continuous service to our major corporate accounts.
- Distinguished by securing prestigious corporate accounts such as Shankar Trading Company, Grandeur Investments, International Electro-mechanical, Kaanee American Tobacco, and Orient Exchange, cementing the company's reputation as a leading supplier in the region.

EmiratesNBD Bank, Dubai UAE

08/2005 - 05/2009

**Processing Team Member**

- Directed coordination among key stakeholders including embossers, call centers, and a diverse portfolio of external customers, seamlessly integrating major financial institutions such as ADCB, Standard Chartered Bank-Qatar, HSBC-Lebanon, and BNP Paribas.
- Adroitly managed strategic Network International partnerships, fostering and maintaining relationships with nearly 40 external corporate clients, underscoring our commitment to expansive and collaborative financial operations.

**EDUCATION**

**Bachelor of Commerce (B.Com).** R.D. National College, Mumbai India

**LANGUAGES**

Sindhi (Fluent), English (Fluent), Hindi (Fluent), Gujarati (Fluent)

**COMPUTER SKILLS**

Microsoft Office Suite (Word, Excel, PowerPoint, Outlook, Teams), Google Suite, Database Management

**REFERENCES**

- **Ashwath Amin** | L M Exchange, Senior Manager | Phone: +971501248497, Email : [ashukmn@gmail.com](mailto:ashukmn@gmail.com)
- **Renjith Ranjan** | L M Exchange, Former Head of Operations | Phone: +917012506887, Email: [renos1082@gmail.com](mailto:renos1082@gmail.com)
- **Nelson Chintala** | Instant Cash FZE, Key Account Manager | Phone: +971528936467, Email: [nelson.chintala@instantcashworldwide.com](mailto:nelson.chintala@instantcashworldwide.com)
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