



Jaison Julian Miranda

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Client Servicing practitioner with two decades of banking experience ranging across various corporate banking and operation's domains, including Payments and Cash management, Trade and Receivables Financing, especially focusing on solutions oriented towards customer loyalty propositions to capture new to bank relationships and retain clients for the organization.

Core Competencies

Client Relationship Management	Customer Service	Cash Management Products
Stakeholder Management	Trade and Receivable Finance Products	Team Management
MIS and Reporting	Risk Analysis	Training and Development

Professional Experience



Mashreq Bank PSC

Various roles across the organization with growth based on Merit

Jan'17 – Jun'21	AVP / Customer Service Manager – Client Experience & Conduct Group, CIBG
Sep'11 – Dec'15	Customer Service Manager – Large Corporates, CIBG
Apr'09 – Aug'11	Assistant Manager – Client Service Unit, CIBG
Oct'08 – Mar'09	Service Associate – Priority Banking
May'05 – Sep'08	Team Leader – Customer Service Unit – Foreign Trade
Jul'03 – Apr'05	Senior Authorization Officer – Retail Banking Group
Aug'01 – Jun'03	Personal Banking Advisor – Retail Banking Group

Key Responsibilities

- Managing Top-Tier clients across the Energy, Public, Health, Education, Service and Manufacturing segments.
- Focal point of contact to customers from PHEE Division and providing resolutions to client queries relating to Foreign Trade, Cheque Processing Center, Inward/Outward remittances, Financial Institutions Division, Branches in UAE and outside UAE and general banking operations.
- Close liaison/contact with Priority and Corporate customers inclusive of after hours on call availability.
- Maintaining close relationships with Corporate banking customers inclusive of face to face meetings.
- Liaison with Customers on Trade products that includes Export and Import Letter of Credits, Documents against those Letter of Credits, Inward and Outward Collection Documents, Shipping Guarantees, Trust Receipts, Factoring Discounting - Foreign Bills Purchases and Loan Against Foreign Bills.
- Ensure no revenue leakage by achieving and maintaining all productivity elements
- Cross selling of bank's products and forwarding leads to Business
- Strive to achieve an increase in the Internal and External customer satisfaction levels on a month on month basis.
- Displayed qualities of being a strong team player, particularly liaising with operations team for deposit placements & rollover, update of signatories etc and compliance for account opening & KYC related queries.

Other Responsibilities

Service Excellence Management

- Experience in coordinating cross-functional teams to identify, manage and resolve issues and risks on issues that have cross-functional inter-linkages.
- Good business communications skills adept at creating, editing, and coordinating communication networks (Interviews, written correspondence, reports, implementation requirements, project status reports, oral presentations, e-mails, minutes of meeting, etc.), to keep executive staff and team members apprised of department performance
- Handling Goal setting for Floor, according to Service Level Agreements, monitoring projects performance.
- Analysing MIS and other statements with a view to upgrade the Floor with latest downloads on the technical and critical decision-making process.
- Timely reporting and analysis of KPIs to CSU senior management.

Quality and Compliance

- Mapping client's requirements by maintaining trend/analysis based on weekly Customer Satisfaction and language monitor scores, implementing audits in line with the guidelines specified by the client; within the guidelines to streamline the Quality Process.
- Ensuring that teams adhere to all the quality tools and procedures.
- Recording, monitoring and Quality assurance of all calls and activities in the CRM.
- Expert at Root Cause Analysis to ensure quality enhancement and SCRUM management.

Training and Development

- Managing individual, group and organization based training needs analysis and assessments.
- Developing and delivering individual training / group coaching and instructional programs, encompassing a wide range of soft skills, operational management in terms of skills and attitude.
- Sent to India for training outsourced Customer Service officers in June 2010 and was assisting the manager in the Outsourcing project.
- Subject matter expert for Trade products, Remittances, Inquiries, and procedures of the bank.
- Coaching, training and development of Customer Service Representatives on definitive timelines as well as on an ad hoc basis.

Team Management

- Managing Team functions viz. planning, recruitment, selection, and performance management (including performance / quality evaluation) for all teams across Client Service Unit
- Leading, mentoring, coaching, monitoring team members to ensure efficiency in product knowledge, process operations and meeting of individual and group targets.
- Managing a team of 9 Customer Service Representatives (CSR) for Corporate and investment banking.
- Ensuring key KPIs such as timely handling of all inquiries and complaints of Priority/ Corporate and investment banking customers/ Trade Finance/ CPC.
- Providing back up support to front line staff in order to maintain service levels with existing customers.
- Managing and providing assistance to the wider CSU team of 15 members in the absence of the CSU Manager.

Key Business/System Analysis Skills

- Undertake Business Process mapping and Gap analysis activities.
- Experience in the documentation of system and business requirements and specifications and gaining approval of formal functional requirements.
- Ability to facilitate coordination between internal and vendor technical teams, negotiate requirements between stakeholders.
- Conducting user acceptance testing and obtaining formal sign-off.

Awards & Recognition

- Mashreq Silver Star Award for outstanding achievement bank-wide in the field of Customer Service (CX), Dubai.
- Extra Mile Award – Mashreq – CIBG.
- Extra Mile Award – Mashreq – Operations.
- Extra Mile Award – Mashreq – Retail Banking.

Professional Education

- MBA in finance (2009) at The International University of Missouri, Dubai.
- Bachelors in Business Management (BBM) – 2001 St. Aloysius College, India.
- Pre-University college- (PUC)-1998 St. Aloysius College, Mangalore, India.
- S.S.L.C 1996 – Milagres Pre-University College, Mangalore, India.

Personal Details

- **Res. Address:** Dubai, UAE
- **Date of Birth:** August 13, 1979.
- **Marital Status:** Married