

Joy Dev Nath

PERSONAL BANKER – Customer Representative, Financial Sales & Relationship Management

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SKILLS

- **Banking & Financial Services:** Compliance Standards, Banking Regulations, Operational Business Banking.
- **Customer Engagement:** Relationship Management, Upselling, and Cross-selling strategies, Client Satisfaction.
- **Financial Transactions & Compliance:** Digital Banking Transactions, Compliance Frameworks, Risk Management.
- **CRM & Banking Software:** Client Interactions, Service Delivery, Retail Banking, Finance & Investments.
- **Risk Assessment & Fraud Prevention:** Financial Risks & Fraud Prevention Management, KYC & AML Principles.

WORK EXPERIENCE

Financial Service Representative

November 2023 – Present

Cash 4 You

Toronto

- Processed over 3000+ financial transactions, including loans and wire transfers, ensuring 100% compliance rate with industry regulations while safeguarding the customer experience through proper documentation and filing practices.
- Implemented financial counseling to clients, assisting in loan structuring, credit assessments, and account setup to improve financial health by 40%, resulting in tailored, written recommendations for 1200+ clients for long-term growth.
- Developed refinancing solutions and effective debt management plans, contributing to an 8.9% increase in customer retention, meeting key performance objectives and promoting lasting customer relationships through careful planning.
- Applied KYC principles to verify client identities, preventing fraud and ensuring a 100% secure service environment.

Financial Sales Advisor

May 2022 – October 2023

Canvaas Softwares

United States

- Conducted in-depth credit risk assessments, providing clients with detailed lending options and financial strategies, resulting in a 20% increase in loan approval rates and refined customer satisfaction through direct consultation.
- Initiated cross-selling campaigns to enhance product adoption by 15%, improving conversion rates and closing percentages using social media outreach, targeting relevant customer segments to expand product offerings and services.
- Managed client relationships using CRM tools, ensuring personalized communication and follow-ups, which enhanced client engagement and raised conversion rates by 30%, improving customer satisfaction and service consistency.
- Developed debt collection strategies to reduce delinquency rates by 12%, focusing on individualized payment solutions.

Team Lead

October 2021 – Present

Tim Hortons

Toronto

- Managed day-to-day operations, ensuring smooth customer service, transaction accuracy, and operational efficiency, directly contributing to increased customer satisfaction and team performance by 40% during peak service hours.
- Trained and mentored new team members on cash handling, fraud prevention, and customer service protocols, improving team performance by 20%, ensuring compliance with company policies and maintaining high service standards.
- Improved customer registration and payment processes, optimizing cash management and financial tracking, which ensured smooth service delivery, reduced operational discrepancies by 40%, and reinforced operational integrity.
- Delivered strategies for team collaboration, resulting in revised staff performance and a 10% increase in sales service.

PROJECT EXPERIENCE

Delinquency Recovery & Risk Management

April 2021 – Present

Cash 4 You

Toronto

- Designed a strategic follow-up system based on risk profiles and predictive analytics; boosted loan repayment by 27% and reduced delinquency rates by 15% by integrating CRM software tools and client Engagement protocols.
- Strengthened loan portfolio management by segmenting borrowers using data trends and cohort analysis; improving outreach effectiveness by 35% and expedited loan resolution for over 120 accounts, enhancing financial forecasting.

EDUCATION

Postgraduate Degree in Fashion Management

January 2021 – April 2022

George Brown College

Toronto

Bachelor of Science

March 2015 – February 2019

Chittagong BGMEA University of Fashion & Technology

Bangladesh

CERTIFICATIONS

- **Skillpod Essential Executive Skills Certification** – Skillpod, Inc.
- **Customer Relationship Management (CRM) Training** – Cash 4 You
- **Financial Services Compliance Training** – Cash 4 You
- **Canadian Investment Funds Course (CIFIC)** – Investment Funds Institute of Canada