



# Kevin Dsouza

To obtain a strategic position that allows me to utilize and contribute my skills in your esteemed organization and an opportunity to grow with the company.

## Contact:

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## Personal Info:

Gender: Male.  
Nationality: Indian.  
Languages Known: English, Hindi, Konkani, Marathi , Basic Arabic

## Educational Qualification

Bachelor of Commerce  
(Graduated from  
Mumbai University)

## Top Skills :

Leadership  
Communication Skills  
Team Player  
Public Speaking  
Training  
Decision Making  
Initiative  
Reliability

## Technical Skills :

T24  
Microsoft Office  
FCUBS  
APPZONE

## Summary

- Senior management professional with 19+ years of rich experience in Operations, Corporate & SME financing and Credit Analysis, Team Management, Customer Service Management, Compliance and Risk Management
- A keen planner, strategist & implementer with demonstrated abilities in driving branch operations aimed towards achieving turnaround time with key focus on service quality.
- Excellent interpersonal skills with a zeal towards Customer Service which has enabled in enhancing and retaining the existing HNI client base.
- Leading cross-functional teams with deep understanding of quality management tools in a Service environment
- Innovative in designing creative solutions aimed at maximizing customer satisfaction and achieving business objectives and reducing cost.
- Nurturing talent within the team with regular feedback and training in line with the employee's career progression plan.
- Ability to coordinate & meet deadlines in a challenging environment. Self-driven and able to prioritize tasks and implement changes smoothly.
- Liaising with different departments within bank, external vendors, maintenance depts and follow up for completion of task on monthly, quarterly basis.

## Experience

### Abu Dhabi Commercial Bank

Sept 2019 – July 2020

Transaction Service Team Leader – Mall of The Emirates Branch- Dubai

#### Key Responsibilities:

Organizing and supervising the activities and work of the team to ensure that targets and objectives are achieved, and the business plan is delivered in line with the required policies, processes, procedures and systems.

Cross selling ADCB products, serving client needs and action referrals received from promoters in order to improve transaction and account activity and achieve required portfolio growth.

Monitoring processes and transactions to ensure adequate controls are in place  
Manage self and team in line with ADCB's people management policies, procedures, processes and practices to ensure adherence and to maximize own and employee contribution to business performance.

Implementing approved departmental policies, processes and procedures, and ensure employee adherence so that work is carried out to the required standard while delivering the required standards of service to customers and stakeholders

Union National Bank (Trademark owned by ADCB)

Dec 2003 – Sept 2019

Manager - Branch Operations

### Areas of Responsibilities

#### Branch Banking Operations:

Fully conversant with the banks policies and procedures pertaining to Operations in Cash.

Possesses thorough knowledge of business banking product and services.

Compliances with Bank policies, UAE Central Bank, and anti-money laundering policies.

Handling the Anti-attribution desk set up with the objective of retaining customers.

Make appropriate referrals to generate fresh customers for the Bank and achieving targets assigned.

Fully conversant with all Cash Operations of tellers (i.e. Cash opening & Closing, Balancing of all Security Items in counter and Vault, ATM Replenishment and balancing, issuing Foreign and Central Bank Remittances, issuing Drafts in foreign currencies, issuing Managers cheques, transferring and receiving cash through Central Bank etc.)

Handling high volume of cash transactions over the teller counter.

Knowledge of loan deferments, TOD, Overdrafts and credit card proposals as per bank policies

Supervising tellers, customer service representatives, customer service officers and responsible for all activities representing their area.

Monitoring of dormant and other special accounts.

Actively involved in providing requisite training program for new joiners.

Liaison with Head Office and CPU for monitoring of cash requirements and insurance.

Identifying new locations for branches /ATMs viable for business exposure.

Acting as the Branch Manager in his absence and responsible for all the branch activities like Opening and Closing of all branch activities, checking all branch day to day reports.

Responsible for overall branch operations & administration of the branch

Maximize productivity through review of operating procedures, streamlining work flow, budgeting & cost management and attrition management.

Preparation of monthly, quarterly, half yearly and yearly reports as required by management.

Ensure Regulatory & Audit Compliance through periodic collation and submission of various reports pertaining to KYC, AML guidelines etc. within

timelines.

Sourcing of all payments and receipts outstanding regularly.

Reconciliation of all outstanding entries on weekly, monthly, and quarterly basis and settling of entries after proper follow up.

### **SME Business Banking:**

Manage SME Portfolio of AED 50 million comprising of customers with varied profiles like Trading, Manufacturing & Software Companies and various sectors.

Meet potential customers to promote various Products with SME Relationship Manager

Responsible for Business Acquisition for Fund Based & Non-fund-based limits covering Cash Credit, Overdrafts, Term Loan, Letters of Credit, Buyer's Credit, Bank Guarantee, Pre & Post-Shipment Finance through a team of Trade RM and SME RM's

Analyze creditworthiness of SME and Business Banking clients and liaise with credit teams for obtaining sanctions, following up for disbursements and monitor the asset performance.

Conduct surprise visits to customer offices to check the business viability.

Liaising and visiting warehouses, trading & manufacturing offices, shipping agents with credit bureau agencies for their confidential reports and Central Bank monitoring to check customer's credibility.

Checking of Accounting records for account payables/ receivables statement, invoicing, purchase and sales requisition's, purchase and sales orders and payment schedule and collection process and companies audited balance sheet for each proposal.

Follow up on collection of outstanding payments and installments and rescheduling of cases to avoid default.

### **Achievements:**

Promoted as a Manager - Branch Operations in Jan 2018.

Promoted as a Senior Officer in Mar 2012 to manage SME Business Banking and Branch Operations

Actively involving in setting up of 2 branches in Dubai (Al Nahda Branch and Dragon Mart Branch)

Promoted as an Officer (Branch Supervisor) in 2009 and involved in Opening of Al Nahda Branch in Dubai in 2009.

Promoted as a Senior Teller in 2006

### **HDFC Bank Limited**

**Officer – Kamala Mills Branch, Mumbai**

**Feb 2003 till Nov 2003**

Authorization of all cash transactions.

Opening of Savings, Current and NRE accounts and various types of deposits in foreign currencies.

Processing Cash transaction quickly and efficiently reducing waiting time for customers.

Issuance of Drafts and remittances various foreign countries.  
Buying and selling of all foreign currencies  
Issuance of telegraphic transfer remittances  
Generating Daily and month end reports, Balancing all security items like Bank drafts, Non-Resident cheque books etc.  
Replacing the Branch Manager in his absence and handling all his job responsibilities.

**Citizencredit Co-op Bank Ltd**  
**Clerk - Mumbai**  
**Nov 2000 till Feb 2003**

**Responsibilities:**

Effectively managed all aspects of front office operations like Cash Management, Clearing Operations, Term Deposits, Demat, Foreign Exchange and Customer service.

Responsible for management of the Loans Portfolio in terms of Scrutiny, documentation, Inspection, Credit assessment of Proposals, Disbursement, operational aspects of Term Loans, Cash Credit, Overdraft, Bill discounting, issuance of BG's and LC's, Recoveries of NPA's and MIS reporting.