



# CRYSTAL DSOUZA

FINANCIAL SERVICES- BANKING | INSURANCE | INVESTMENTS

COMPLIANCE | ADMINISTRATION | OPERATIONS | CLIENT SERVICE & RELATIONSHIP MANAGEMENT

A competent and intrinsically motivated professional with over **8 years of experience in financial services** strategizing client's needs and driving business growth. **Multiskilled in Operations Management, Client Servicing, Business processing, Anti-Money Laundering, and KYC Compliance. A Graduate in Commerce, MBA in International Management, and ICA certified in Financial Crime Compliance.**

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📍 Dubai, UAE

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## CORE SKILLS

- Risk Assessment
- Excellent Communication
- Operational Excellence
- Interpersonal Skills
- Problem Solving
- Detail Oriented
- Client Service
- Microsoft Office
- Critical Thinking
- Presentation Skills

## KEY ACHIEVEMENTS

- Recognized for **investigating and reporting a potential risk of Anti-Money Laundering** during the initial stage of processing a client's business application at Seven Insurance Brokers, Dubai.
- Recognized for **vigilantly handling a death claim by verifying legal documents** of the insured and the beneficiary which facilitated **timely settlement of funds and potential fraud mitigation** at Seven Insurance Brokers, Dubai.
- Managed **agency transfers of 300 clients** distributed across 7 financial planners in 1 month; **ensured a retention rate of 95%, and a 20-40% referral rate from satisfied clients** at Seven Insurance Brokers, Dubai.
- **Awarded as the best employee** for Quarter 1, 2019 at Seven Insurance Brokers, Dubai.
- Recognized for **achieving the bank's annual target for Due Diligence reviews of customer accounts** at Model Cooperative Bank, India.

## EDUCATION

**Master of Business Administration (MBA), International Management**

Geneva Business School, Switzerland 11/2016 - 04/2018

**Bachelor of Commerce (B.Com), Financial Accounting and Auditing**

University of Mumbai, India 06/2009 - 06/2012

## CERTIFICATE

**ICA Certificate in Financial Crime Compliance for the Insurance Sector in the UAE, 06/2021**

*Gained expertise in anti-money laundering, combating terrorist financing, and financial crime compliance.*

## WORK EXPERIENCE

### Client Relationship Specialist

07/2020 - 08/2021

### Operations Administrator

08/2017 - 06/2020

Seven Insurance Brokers, Dubai, UAE

#### Responsibilities

- Reviewed and processed **life insurance & investment applications** as per regulatory requirements while maintaining **KYC compliance of 100%** enabling the organization to **mitigate the risk of mis-selling, product disclosure, and Anti-Money laundering.**
- Prepared **suitability reports** as per the **client's risk assessment and financial goals.**
- Timely **updated business register and collated data for KPIs** to **improve team productivity.**
- **Liaised with 5 investment and 3 life insurance companies** and **converted 80% of written cases to issued.**
- Coordinated and **participated in team projects** in **implementing process improvement** ideas.
- **Guided clients** in submitting **insurance claims, investment withdrawals, and agency transfers.**
- Monitored client's **premium payments** to ensure an **80% reduction in lapsed policies.**
- Submitted **dealing forms to trading companies**, and regularly followed up to strengthen timely settlement of trades.

### Administrative Assistant

10/2016 - 07/2017

Holborn Assets Insurance Brokers, Dubai, UAE

#### Responsibilities

- Coordinated and managed the **inputs of 7 financial planners across the back-end and front-end teams.**
- **Prioritized, analyzed, and resolved 10-15 daily client queries and enquiries** and coordinated with team members to devise business proposals for existing and potential clients.

### Junior Officer

08/2013 - 08/2016

Model Co-operative Bank, Mumbai, India

#### Responsibilities

- **Attended daily 15-20 walk-in customers, enabled 100% client care** by assisting cash receipts & payments, Issue of demand drafts, fixed deposit investments and other account information.
- Fostered **long term relationships with existing customers.**
- Facilitated clients with **opening savings & current accounts** while maintaining **100% KYC compliance.**
- Periodically **reviewed customer account files** and generated **reports on expired KYC documents, Non-operating accounts, and transaction status** enabling the branch to **combat the risk of money laundering and terrorist financing activities.**