**DARYL**

B.COM, CAMS, CFE, CRMA, PSM, Six Sigma Green Belt, CIA- Part 1

Pursuing CISI DIFC Rules & Regulations and Diploma in Investment Compliance

Nationality : Portuguese

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AProfessionally Qualified Banker with 25 years’ experience in Operations, Compliance, Audit and Branch Banking.

I have excellent an eye for detail, great problem solving & human relation skills and a fantastic ability to motivate my colleagues and staff.Throughout my career have exceeded targets and always worked with the philosophy of ‘how can we do this better’.

**Work Experience:**

**Dubai, UAE**

***Team Leader – Account Wealth Services:(Oct 2019 till date)***

The job profile is the same as mentioned below, this is due to the merger between Union National Bank & ADCB.

**Dubai, UAE**

***Account Services Dept.Retail- Dubai, Shj& NE: (Jan 2016 - Oct 2019)***

My department does the Compliance, Onboarding and Maintenance Requests for Retail, SME and Corporate customers, we also do the KYC, Central Bank and Fraud checking to ensure Compliance with the various bank’s policies. Been with this department since its inception, involved in setting up work process flows, testing the new software and liaising with relevant departments needed for a smooth setup.

***Job Function Achievements:***

* My department has processed Account Openings without any Compliant deficient or Fraud cases and maintains a Zero operational loss till date.
* We have been accurately screening customers for AML, Central Bank Black listing and PEP with not a single deficient case being reported.
* Been consistently achieving a Satisfactory Audit rating during my entire tenure with the department.
* My department consists of a multicultural staff, with diverse experience, age groups, majority of who areUAE Nationals and achieving excellent staff satisfaction ratings.

***Process Changes &Efficiencies Enhanced:***

* Prepared an accurate MIS reports to identify Compliance & Processing errors to provide solutions accordingly.
* Single handedly designed the BRD for theSingle Page AOF& KYC with approvals from necessary departments.
* Enhanced the Account opening software system to provide a delivery audit trail of Original AOF and Customer requests from Branch till the Record Management Centre, bringing in a stronger control on documents.
* Have provided more than 35 ideas to the bank and regularly been awarded by the CEO for the same

***Staff Development:***

* Leading by example, my team has gone for CAMS training post office hours for 7 sessions weekly from 6pm to 9.15pm at EIBFS and has come on a Friday & Saturdayto attend the Scrum Master training too.
* In our 11 member team we now have 4 CAMS, 9 PSM & 3 CFE certified, with this number increasing.
* Team has totally completed more than 120 e-learning courses in the last year.
* Have inspired each staff member to contribute with Ideas, with 4 of them receiving awards by the CEO.

***Manager – Retail Credit Administration Department (Nov 2010 till Dec 2015):***

* Supported a team of processors involved in disbursal of various types of loans and setting up of limits within the prescribed SLA.
* Recommended process improvementsto reduce the number of security chqs needed for a loan disbursement.
* Resolved all identified issues promptly, and escalated concerns to management as appropriate to ensure prompt customer service.

***Senior Officer – Retail Loan Audit Department (Nov 2005 till Oct 2009):***

* With the specifically created unit since inception,designed the work flow process and wrote the procedure manual for the department.
* Audited all types of Retail Loans such as Personal, Auto, SME and Islamic Finance.
* Was appointed the Six Sigma Team Leader in reducing Observations in loan disbursements

***Customer Service Officer – Jebel Ali Branch (Oct 2003 till Oct 2005):***

* Sold the Bank’s Asset & Liability products, Credit cards and Savings Certificates
* Processed customer maintenance requests and other branch related activities
* Was # 1 in all branch competition for cross selling Credit cards to Certificate holders

**Mumbai, India (Sep 2000 to Sep 2003)**

***Relationship Manager:***

* Managed a portfolio of high net-worth customers that included Non–Resident Indians, Trusts, Industrialists,Politicians and Merchants. Finished March yearend targets by October, and achieved more than double in most product targets given.More than doubled the branch size from ₹ 380M to 830M during my tenure.

***Personal Banker:***

* Primary Role was attending to retail customers, selling bank accounts, deposits and loans, helped the branch win two All India Retail Asset competitions & tripled the NRI business.

***Senior Officer Teller:***

* Manned Teller counters such as clearing, cash and performedATM maintenances.Zero losses due to forged notes detected, short cash balances or clearing mistakes.Became an expert in identifying fake notes and taught new tellers methods to do the same.

**Mumbai, India (Mar 1998 to Aug 2000):**

***Sales Officer:***

* Was involved in selling all types of Retail Liability and Asset products. Was the youngest Sales Officer appointed and was consistently among the topperformers.

My Banking Career started right from Senior College (1994) working part time selling liability and credit card products for Banks such as HSBC, Standard Chartered and Citi Bank through their Direct Sales Agencies.

***Interests:***

Member of the Star of Arabia Toastmasters Club, Dubai

Volunteer with the Good Samaritans ministry in St. Mary’s Church, Dubai