

TROY FABIAN DSOUZA

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With over 20 years of experience in the NBFC predominately in Mutual Fund Industry, strong leadership, team building and excellent technical skills. A Business and Data Analyst, with an aim to deliver and develop Machine Learning (ML) models with my problem-solving skills and the relevant technology.

EXPERIENCE

JUNE 2023 – CURRENT (CHIEF MANAGER)

DATA / BUSINESS ANALYST, HDFC AMC LTD

- Developed models using machine learning, Python, SQL, BI tools, and spreadsheets for effective business decision-making.
- Created models to calculate propensity, capacity, and scheme categories for investors using machine learning and historical data.
- Conducted descriptive analysis of historical data to help management identify trends.
- Extracted data from various sources and created reports to facilitate data interpretation for the sales team.
- Designed a model to determine which investors or distributors relationship managers should contact each month.
- Provided personalized nudges to distributors based on industry data and individual distributor performance.
- Developed customer satisfaction surveys using machine learning insights to identify trends and patterns, aiding the sales team in promoting products and investment opportunities.
- Recent projects include customer segmentation, performance reporting, market analysis, investment analysis, customer satisfaction surveys, and sales BI reports for appraisals.
- Conceptualized and designed BI reports to share information with stakeholders

DECEMBER 2006 – MAY 2023

MIS AND RTA COORDINATION, HDFC AMC LTD

- Coordinated with RTA to streamline processes and ensure implementation across PAN India branches.
- Managed internal and external audits, addressing any observations raised.
- Automated various MIS processes using Power BI.
- Liaised with internal and external teams to successfully implement MIS systems.
- Prepared and presented PAN India MIS reports to management.
- Developed and maintained MIS systems and databases.
- Handled and implemented regulatory circulars and reports.
- Assisted branches with escalations to improve service quality.
- Trained branch personnel on processes and handling irate customers to achieve customer satisfaction.
- Conducted periodic RTA review meetings.
- Prepared various MIS reports for the Fund Management team and MD desk presentations.

ONLINE AND CHANNEL CO-ORDINATION, HDFC AMC LTD

- Revamped the transactional platform using best practices in usability and competitive benchmarking.
- Led the design, development, UAT, and launch of mobile applications for online transactions, ensuring timely project completion.
- Implemented strategies to enhance business volumes and growth through electronic channels.
- Formed strategic alliances with billers, service providers, and e-commerce websites to offer bill pay and net-banking facilities.
- Added new payment gateway aggregators and payment options.
- Headed the project to revamp the company's website, overseeing design, development, UAT, and server setup.
- Launched a User ID-based transaction portal, mobile applications, and a mobile website.
- Managed the company brand website, www.hdfcfund.com.

ANTI MONEY LAUNDERING, HDFC AMC LTD

- Developed AML/CFT and KYC strategies and policies for the company.
- Incorporated regulatory and process changes into AML/CFT manuals and policies.
- Submitted Non-Profit Organization Transaction Reporting (NTR) and Suspicious Transaction Reporting (STR) reports to the regulator (FIU-IND) within specified timelines.
- Prepared a quarterly “PMLA Bulletin” with relevant articles for employee information.
- Conducted internal AML/CFT audits, customer due diligence (CDD), and enhanced due diligence (EDD); actively involved in FIU-IND reviews of AML/CFT policies and procedures.
- Led client onboarding activities, ensuring AML, KYC, CDD, EDD, and screening checks compliance before onboarding investors.
- Periodically reviewed AML/CFT policies and presented them to the board for approval.
- Efficiently identified and reported suspicious transactions (STR) to FIU-IND; participated in the AML committee to review and approve STR cases for reporting to FIU-IND.

FEBRUARY 2006 – DECEMBER 2006

SR. EXECUTIVE POLICY ADMINISTRATION, BIRLA SUNLIFE INSURANCE LTD

- Led a team processing renewal premium transaction via ECS, credit card, standing instructions, offline payments, and switch transactions.
- Ensured quality closure of complaints and queries within the turnaround time.
- Handled escalations received by top management.
- Ensured servicing of No Advisor Policies (NAP).
- Coordinated with service providers to add new ECS locations.
- Prepared MIS reports for ECS transactions and worked to reduce the ECS rejection rate.

JANUARY 2004 – FEBRUARY 2006

OPERATIONS MANAGER, ICICI LOMBARD INSURANCE LTD

- Led a team of 20 officers in processing policy servicing tasks, including policy cancellations, premium clarifications, duplicate policy issuance, and refunds.
- Ensured the team was well-equipped with process knowledge and system usage techniques through continuous training and guidance.
- Promptly resolved escalations to top management, IRDA, Ombudsman, etc., by coordinating with Product Managers.

JUNE 2003 – JANUARY 2004

OPERATIONS MANAGER, HDFC BANK LTD

- Handled inward customer queries related to bank accounts and loans.
- Generated MIS reports for the number of calls attended by each phone banking officer, categorized by team and product. Conducted productivity analysis based on average talk time and number of calls attended.
- Rated among the Top Five Customer Service Officers; received appreciation from the VP of Phone Banking for exceeding set parameters such as process adherence, customer satisfaction, and quality case closure.
- Consistently achieved the highest number of customer calls handled.

FEBRUARY 2003 – JUNE 2003

EDP INCHARGE, CONTINENTAL MERCENTILE CORPORATION

- Conducted candidate interviews and shortlisted them for client interviews.
- Coordinated with international clients to meet varied requirements and profiles.

SEPTEMBER 2001 – AUGUST 2002

NETWORK ASSOCIATE, VOLTAS LTD

- Managed the upkeep of the network and over 400 systems.
- Maintained servers and addressed hardware and software-related issues.

EDUCATION

- Bachelor's degree from St. Andrews College

CERTIFICATIONS

- AML-KYC certification from The Indian Institute of Banking and Finance
- Advanced Data Analytics for Managers – **Indian Institute of Management Kozhikode**
- Pursuing certification in Machine Learning and Artificial Intelligence from **Indian Institute of Management Visakhapatnam**

LANGUAGES KNOWN

- HINDI, ENGLISH, MARATHI

SYSTEMS

- R
- PYTHON
- AWS
- POWER BI
- QUICKSITE
- ORANGE

SKILLS

- Technical Knowledge
- Time Management
- Industry Knowledge
- Process Modeling/Mapping
- Customer Relationship Management
- Business Intelligence Tools
- Leader
- Research
- Business Acumen
- Regulatory Compliance