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| **Siji**  ***Trade & Finance Operations Management Professional***  ***Job Focus on: Senior Verifier-Officer / Team Leader / Asst. Manager***  **C/o-Mobile:** 050-4973598 | **E-mail:** [siji.148311@2freemail.com](mailto:siji.148311@2freemail.com) | siji |

**Profile Synopsis **

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Versatile, Dynamic and Goal-oriented Management Professional equipped with 17+ years track record of delivering top quality performance in carrying out multifaceted functions within Banking industry such as (Commercial Bank of Dubai, Emirates NBD and ABN Amro Bank). Manifest broad knowledge in Trade & Finance Operations encompassing Senior Officer/Team Leader, Import/Export LC's and LG's, Document Checking, General Administration, Anti-Money Laundering, KYC Procedures & Clients Relations. Displayed accrued expertise in handling Letters Of Credit, with a thorough understanding and application of International Rules governed by the International Chamber of Commerce, in particular Uniform Rules for Collection (URC 522) and Uniform Customs and Practice for Documentary Credits (UCP 600) and other ICC Publications as applicable. Very well adept with the legal and regulatory environment and compliance with Credit Policy, Statutory-Regulatory Compliance and Anti-Money Laundering adhering to Bank policies and procedures. Result driven and effective team leader with excellent analytical, problem solving, decision making, organization, time management, communication and interpersonal skills; Seeks a challenging work profile where gained skills, experience, and industry knowledge will have a valuable impact.

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| **Strengths** | |
| * Gained 17+ years UAE experience in Banking Industry * Expertise in Import/Export and Document Verifications * Adherence as per UCP 600, ISBP & URC 522 processes * Strong Organization/Analytical & Problem-solving skills * Cross Functional Relationship Management Skills | * Expertise in trade finance product platform and services * Adept with Anti-Money Laundering & KYC Procedures * Perceptive with Global booking and SWIFT payments * Credit Policy & Statutory - Regulatory Compliance * Performance-driven, Enthusiastic, Vibrant Personality |

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| **Certifications** |

**Certified Documentary Credit Specialist (CDCS) – IFS School of Finance, UK**

**LC Import & Export Documentation Course – Zabeel Institute, UAE**

**Import/Export LC’s Course – Emirates Institute of Banking & Finance Studies, UAE**

**Attended courses conducted by ICC – UCP & ISBP**

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| **Career Progression** |

**Senior Verifier/Senior Officer –** *Commercial Bank of Dubai, Dubai, UAE* **Oct 2008 – Jun 2016**

**Senior Officer** **–** *Emirates NBD, Dubai, UAE* **Apr 2004 – Oct 2008**

**Officer-Trade Services Department –** *ABN Amro Bank, Dubai, UAE* **Dec 1999 – Mar 2004**

**Shipping Control Coordinator –** *Acer Computer M.E., Jebel Ali, Dubai* **Dec 1998 – Dec 1999**

**Shipping Control Coordinator –** *SGS Gulf Ltd., Karama, Dubai, UAE* **Sep 1996 – Dec 1998**

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| **Key Achievements** |

* Gained 17+ years experience in Banking Industry (Trade & Finance Operations) in domains of Senior Officer/Team Leader, Import/Export LC's and LG's, Document Checking, General Administration & Clients Relations.
* Successfully completed various training such as (A. Certified Documentary Credit Specialist) CDCS - IFS School of Finance, UK, (B. LC Import & Export Documentation Course) (C. Import/Export LC’s Course and ICC – UCP & ISBP).
* Acquired comprehensive knowledge related to Trade Finance Operations particularly Trade documentation and Letters Of Credit, with a thorough understanding and application of International Rules governed by the International Chamber of Commerce, in particular Uniform Rules for Collection (URC 522) and Uniform Customs and Practice for Documentary Credits (UCP 600) and other ICC Publications as applicable.
* Capabilities to identify shipping & commercial documents against Letters of Credit through the application of governing rules.
* In-depth knowledge of Import/Export LC's process and guarantee transactions, including LC advising, guarantee issuance, document checking, funding requests, Global booking and SWIFT payments.
* Personally committed to continued growth & excellence, has the drive, energy, vision, leadership & implementation skills.

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| **Areas of Expertise** |

**Assistant Manager – Trade & Finance Operations**

* Lead and direct all back office procedures linked to the trade finance product platform and service offering especially on letters of credit, re-financing options, loan administration, and syndications, from negotiation phases to post-validation.
* Carry out the running of the day-to-day processing for trade finance related activities such as letters of credit advising and/ or confirmation, bills discounting, bills re-discounting, import letters of credit issuance, import bills, banker's guarantees, buyer's credits and sell down of trade assets.
* Oversee and process all types of import payments under LC, Direct / Advance import payments, LC issuance & LC amendments (FCY / Local) and process operations related to LC transfer and adding confirmation to LCs.
* Preparation of SWIFTS messages and generating statement / advice and any other transaction statements or certificate as per customer request or as per internal or statutory compliance requirement.
* Safeguard collection of all fees involved in Trade Finance related activities such as LC fees, participation fees, etc. and ensure proper settlement of such fees. Confirmation and operations related to Buyer's & Supplier's credit.
* Maintain close communication with internal customers such as Corporate and Institutional Banking, Credit & Compliance, Treasury, Finance, etc.
* Act as liaison channels between third parties and the front office to ensure areas of documentation, process validation and compliance related policies delivering successful and best practice in meeting customer expectations.
* Assist in providing ad-hoc MIS and regulatory reporting, SOX attester performing 4 testing’s and 2 walkthroughs annually

**Team Leader –** **Trade & Finance Operations**

* Supervise a team who will process international transactions for clients, under Letter of Credit and Collection, based in various market segments, including Institutional Banking, Corporate, Agribusiness and Nab Business, and be able to discuss aspects of these transactions verbally with customers.
* Display expertise on letters of credit and international banking practices and thoroughly familiar with transactional monitoring and escalation procedures for Trade Finance.
* Reporting to the Manager of Trade Finance Operations and act as the backup for the Manager on the processing of trade loan products and settlement of secondary market transactions.
* Oversee Letters of Credit processing & customer service & ensuring agreed service levels with clients are met.
* Review and process all letters of credit and guarantee transactions, including LC advising, guarantee issuance, document checking, funding requests, Global booking and SWIFT payments.
* ***Business Line Reporting*** - Review client and management reports before distribution. Prepare one-off information requests from Front Office, Head Office, local management, auditors and regulators.
* ***Risk & Control and Liaison Functions*** - Approve transactions within the authority delegated by the department head. Act as the third checker on LC documents. Ensure book of record is properly updated. Review transactional red flags and policy exceptions before escalating to the Manager or the department head.
* Update operating procedure to reflect the latest Bank policies and best practices.

**Senior Officer – Trade & Finance Operations**

* Make sure to undertake the role of relationship building (Internal/external). Strict Adherence to Audit & Compliance, Due to diligence and Anti-Money Laundering.
* Ensure that transaction processing is handled within agreed TAT and technically workable as per UCP 600, URDG 458, URR 725, URC 522 and other ICC Publications as applicable.
* Check and ensure correctness and compliance with the bank's procedure and policies of activities/transactions within Trade Finance Department involving Letter of Credits, Letter of Guarantees, Bills on Collections, both Import and Export.
* Verify customer's and correspondent's lines for L/C's and L/G's and ensure that they are within the allocated limit and obtain appropriate approval for excess if any.
* Monitors all L/C applications for clarity, completeness, and conformity with International code of Uniform Customs and practice for documents Credits.
* Validate all Import and Export documents, input and verify outgoing swift messages for refusal of shipping documents, placing a reserve, and request of refund of the amount paid, claiming interest.

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| **Organizational Job Role** |

**Senior Verifier/Senior Officer – *Commercial Bank of Dubai is a progressive and modern banking institution offering a range of retail and commercial banking products and services at par with any other bank in the industry***

* Oversee Trade & Finance functions mainly performing overall tasks under Import /Export Documents Checking Unit.
* Reviewed all checked Documents, verifying payments, Booking documents & Islamic Documents, Scrutinizing swift messages and directing processing staff.
* Prepare and report to Treasury division periodically amounts to be projected by them in Nostro accounts. Verification of the various reports of the section and to ensure that all entries are correct and are according to the tariff and procedure.
* Assist the manager in analyzing and delivering projects (global/regional/local) that impact Trade Finance area.

**Senior Officer – *Emirates NBD is a market leader across core business lines, it is the leading retail banking franchise in the UAE with over 141 branches and over 740 ATMs / Cash Deposit Machines spread across the UAE.***

* Issued, advised and amended Import & Export L/C including all guarantees. Negotiated, registered and forwarded Import & Export Bills. Lodged and settled reimbursement claims and Import & Export collections.
* Directed discounting of export bills as well as its refinance and sell down. Prepared shipping guarantees, TR and delivery orders. Keep track of acceptance Bills and prepare the necessary communication to negotiate Bank and settle the Bill at maturity by debiting the applicants a/c.

**Officer-Trade Services Department – *ABN Amro Bank offered a full range of banking, financial & estate planning and investment services***

* Managed issuance, amendments, and settlements of L/C. Directed short term financing of bills under Import & Export L/C and its collection. Handled nostro/vostro reconciliation and finalization.
* Processed Export L/C’s advising and amendment including adding of confirmation, transfer, reimbursement, settlement and dispensing thereof.
* Carried out inward/outward collection of documents and it’s duly completion. Accumulated reimbursement claims and settlements.
* Issued and amended various types of guarantees like performance, bid, retention, advance payment, customs, and standby letter of credits, etc.

**Shipping Control Coordinator – *Acer Computer M.E., Jebel Ali, Dubai***

* Provided assistance with the shipping documentation of imports and exports and all shipping and receiving for the unit
* Assisted in the preparation of the lists of items and of the invoices, files export orders, ships domestic carriers, maintains documentation related to shipping activities, provides customer service, receives equipment on behalf of the organization, monitors the status of the shipment and serves in an administrative capacity.
* Administered General administrative duties as required, providing support to staff and fill in where required, including the shipping and production scheduling positions.
* Maintained a timely and accurate flow of shipping documents to the Shipping Department. Prepare required loading and shipping documents for inbound shipments.
* Prepared and verify documents related to activities of the unit. Forwards to appropriate departments for processing.

**Shipping Control Coordinator – *SGS Gulf Ltd., Karama, Dubai, UAE***

* Provided routing information & issuing shipping instructions to ensure deliveries arrive on time & to their correct location.
* Responsible for tracking of goods en-route to their destination ensuring any problems that may arise are resolved so as to avoid delays.
* Accountable for the preparation of quotes for customers, which will involve examining products or materials to estimate quantities or weight and type of container required for storage or transport.
* Liaised with accounts for the preparation of invoices ensuring shipping costs are calculated accurately and passed onto the customer.
* Negotiated rates with suppliers such as carriers, warehouse operators and insurance companies and prepare tariffs for customers, ensuring the require profit margins as directed by the company are achieved.

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| **Educational Qualification** |

* **Electronics & Telecommunications Engineering, Govt. Eng College, Kerala, India - passed 1995**
* **Post Graduate Diploma in Computer Science - NICT, Kerala, India - passed 1996**

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| **I.T Proficiency** |

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* Proficient in MS Office application (Word, Excel, PowerPoint, Email application & Internet).

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| **Personal Details** |

Nationality : Indian

Date of Birth : 31st May 1974

Marital Status : Married

Visa Status : Husband Visa

Languages : English, Hindi, Malayalam

Reference : Available upon request