NIDA

[Nida.154984@2freemail.com](mailto:Nida.154984@2freemail.com)

**OBJECTIVE**

To achieve a dynamic position in an organization that offers me to learn and reap higher reward of success and can utilize my analytical/tactical skills to enhance competence of an organization and myself.

**RELEVANT SKILLS**

* Registered for **CDCS due in April 2017.**
* Completed masters in Finance from Heriot Watt University.
* Banking professional between 5 years of experience in the trade finance.
* Excellent analytical, leadership, communication, conflict resolution and group dynamics skills.
* Skills / knowledge in the business and banking industry.
* Advanced knowledge of Microsoft Office and other computer applications.

# PROFESSIONAL EXPERIENCE

**The Royal Bank of Scotland Plc. Dubai, UAE.**

**Trade Analyst (From November 2014–Until Date) - Export LC and Guarantees**

Working in close co-ordination with our Head of Trade Finance Operations and have a thorough knowledge of the following trade finance products:

1. Letters of Credit – Export LC (Letter of credit advising, negotiation and document checking of export documents)
2. Bank Guarantees

**Job Responsibilities:**

* Guarantee cancellations
* Handling claim cum extensions and seeking necessary approvals
* Advising Letter of Credit to customers in a timely manner
* Scrutiny of documents presented by beneficiaries against L/Cs
* Assisting new and previous clients and guiding them through document preparations under L/C
* Act as a point of reference and give instructions on technical issues to staff and customers.
* Corresponding with overseas bank via SWIFT
* Communicate any clarifications to the Issuing banks for any arrangements/modifications required
* Collaborating with the concerned Relationship Managers and clients to ensure discrepancy free delivery of documents to the issuing banks and import customers.
* Manage, motivate and coach Trade Finance team by holding group discussions on UCP 600 and ISBP.
* Act as a point of reference and make technical decisions relating to issues for International Trade.
* Constantly strive to stay updated by attending events related to the field of International Trade.
* Full control over the transactions received and monitor whether they have been processed within the agreed Service Level Agreement**.** Also managing other desk activities when required.
* Actively participate in the monthly level department meetings and escalate / provide suggestions to improve client satisfaction and process improvement.
* Ensuring the process/ controls as mentioned in the procedure notes and policies are adhered.

**Habib Bank AG Zurich – Head office. Dubai, UAE.**

**Trade finance processor of Import Collections Documents (From October 2012 – Until November 2014)**

The job requirements involved facilitation of payments to foreign banks using different methods of payment in International Trade. The goal of the job is to provide efficient service to our clients/drawees with secure and reliable document processing along with required coordination with branch executives.

**Job Responsibilities:**

* Scrutiny of Import Documents
* Attaining a comprehensive knowledge of The Uniform Customs and Practice for Documentary Credits (UCP), [International Standard Banking Practice (ISBP)](http://www.iccbooks.com/Product/ProductInfo.aspx?id=229) and The Uniform Rules for Collections, 1995 Revision, ICC Publication No 522.
* Receiving, handling and scrutinizing documents received from foreign banks.
* Correspondence with foreign banks regarding related discrepancies and/or queries using swift messages – MT 199, MT 202, MT499, MT 799 and MT 999.
* Coordination with related Relationship Managers regarding the status of a particular document.
* Reviewing LCs and processing their payment
* Issuing Pay Orders

CERITIFICATION:

* Three days training for Trade Finance basics at Emirates Institute for Banking & Financial services.

EDUCATION:

* Completed Masters in Finance – Specialization in Islamic Banking and Finance (2014 To 2015 from Heriot Watt University)
* Bachelors of Arts in Finance and Accountancy (Double Majors) 2009 To 2012 from Heriot Watt University.
* High School (HSSC part I and II) from Pakistan Education Academy, Dubai**.**

**STRENGTHS**

* Believe in team building.
* A highly motivated, hard-working individual capable of working in any given environment.
* Energetic, presentable, punctual and dynamic.
* Owner of a valid U.A.E. Driving License.
* Excellent command of speaking, comprehending and understanding English and Urdu fluently.
* Proficient in MS Office and Internet.

PERSONAL INFORMATION:

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| **Year of Birth** | 1991 |
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| **Visa Status** | Father’s sponsorship |
| **Martial Status** | Single |
| **Nationality** | Pakistani |
| **UAE Driving License** | Yes |
| **Religion** | Islam |