**PROFILE –**

Trade Finance Professional who is seeking out for suitable opening within any organization as a Trade Finance Executive. Possess capability of dealing with multicultural clientele, providing excellent Customer service and coordinating activities with various depts. A dedicated and motivated team player with good communication, interpersonal, problem solving, client convincing, coordination and customer service skills.

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| **STRENGHTS** | | |
| * **Customer Service Satisfaction** | * **Key Accounts Handling** | * **Team Motivation** |
| * **Effective Solution Finder** | * **Effective Communication Skills** | * **Customer Service Skill** |
| * **Effective Negotiation Skills** | * **Deal with Multicultural Depts.** | * **Client Relationship Skill** |

**CAREER PROGRESSION -**

**Mashreq Bank, Dubai, U.A.E May 2014 - Present**

Specialist/Officer in Trade Finance at Foreign Trade Center (FTC Division) in Mashreq Bank, H.O. Mashreq is one of the leading private banks in Dubai having network of Correspondent Banking branches and representative offices with global presence spanning 10 countries outside of the UAE with 11 branches/offices at major business centers around the world having presence across Europe, North America, Asia and Africa.

At present working as Letter of Credit Confirmation Desk Officer in Mashreq bank, Head Office in Dubai

1. **Key responsibilities and duties as LC Confirmation Desk Officer-**

* Lead Role in Trade Finance / Letters of Credit associated with sales and purchase contract including annual review and selection of trade finance banks, relationship with banks, Export of LC issuance, LC pricing and related charges, Nomination of LC Confirming banks. LC Documentation and examination, payments and discounting and other associated functions.
* Reviewing and Scrutinizing of LC's in terms of onerous clauses, pricing, acceptable payments and shipment period and LC Terms.
* Verifying the clauses in the LC and ensuring that these are in line with latest UCPDC, UCP version.
* Seeking necessary amendments in the LC's and ensuring proper receipt of all amendments sought in the LC.
* Checking and ensuring if sufficient limits are in place to accommodate the LC transaction, Checking expiry dates of the credit proposal and limits allotted and above all ensuring that requisite approval is in place to go ahead and confirm the LC.
* Ensuring strict compliance before confirmation of any LC from the compliance team.
* Providing buyers with workable export LC Drafts for LC opening and negotiation of LC terms in line with contracts and LC workability.
* Close Co-ordination with back office of buyers and timely issuance of workable letters of credit prior to shipments and amendments if needed after detailed scrutinizing of LC.
* Confirmation of LCs, Ensuring timely issuance of transport documents and other LC documents.
* Accurate examination of documents to ensure no discrepancies and timely presentation of complying documents to banks.

B). **Responsibilities with Payments/Remittances Division-**

* Daily reconciliation of all Group Company account balances in line with Bank statements.
* Prepare monthly bank reconciliations.
* Process and manage all payments on a daily basis.
* Update overhead ledger, make overhead payments and maintain ledger on weekly basis.
* Maintain Debtor and Creditor ledgers.
* Provide cover for receipt posting and matching of unallocated items.
* Daily monitoring of liquidity, across all bank accounts, making transfers where required to cover deficits and preparing MIS.
* Issue finance charge invoices where instructed by the Credit Control Department.
* Record receipts from customers for the offices.

C). **Key Responsibilities as a Credit and Recovery Officer at Mashreq Bank, Mumbai, India - July 2005 – April 2014**

* Monitoring suit filed accounts.
* Attending to various hearings in different courts v.i.z Debt Recovery Tribunals, Sessions Court, Esplanade Court, Debt Recovery Appellate Tribunals, Bombay City Civil Court, Small Causes Court within Mumbai and updating the recovery status to senior management.
* Continuous follow up and laisioning with Legal counsels on the recovery prospects and fixing and attending meetings, conferences with them.
* Officially attending various sites (disputed properties in possession of the bank) with other legal counsels and assessing the scope of recovery in consultation with legal experts.
* Responsible for reporting MIS’s to H.O. Dubai on recovery status and scope.
* Updating and sending various MIS’s to RBI periodically on the latest recovery status with future course of action and attending to their queries on legal.
* Attending to Reserve Bank of India and H.O. audit queries during inspection on legal and recovery cases.
* Monitoring MIS and follow up of Central Liability Ledger, overdraft, excess reports, Past Dues Report and General Error report and taking necessary action and regulating it.
* Preparing Credit Reports and doing follow-ups and meetings to meet credit volumes.
* Monitoring of fixed deposits under lien for bank's advances.
* Preparing Compliances for audit queries raised by concurrent auditors.

D). **Other Major Responsibilities within Credit Administration Department**

* Various MIS Reporting to Reserve Bank Of India and H.O. on Monthly, Quarterly and Yearly basis.

E) **Academic Qualifications**

* Bachelor of Law (LL.B) from Bhartiya Vidhyapeeth University, Pune, Maharashtra, India (2009-2012).
* Bachelor of Commerce (Financial Accounts, Auditing and Income Tax and Practice) from University of Calicut, Kerala, India in 2000.
* Pre-Degree from Calicut University in 1997.
* A.I.S.S.E from C.B.S.E Delhi Board in 1995.

F) **Nominations**

* Was nominated for providing training to TCS (Tata Consultancy Unit, Trade Operations) team in Chennai, India on LC Confirmation process during November 2015- December 2015.

H) **Technical Qualifications -**

* Diploma from National Institute of Information Technology (DNIIT from NIIT, Thrissur, Kerala, India) in 2002.
* Certifications and Specializations in MS Office Packages includes MS Word, MS Excel and MS Power Point and Programming Languages- SQL, JAVA,C++,VB,VC++,C#, RED HAT LINUX supported with various LIVE projects.

**I) PERSONAL DETAILS**

* Nationality – Indian
* DOB – 27-03-1979
* Religion – Hindu
* Caste – Nair
* Languages Known - English, Hindi, Urdu, Malayalam and Marathi .
* Marital Status – Married

**First Name of Application CV No:** **1671288**

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