**T SAPDHARE**



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***PROCESS ASSOCIATE/TRADE PROCESSOR***

**PROFILE SUMMARY**

* A competent trade professional with 1 **Year and 6months experience managing multiple products (Letter of Credit) in trade finance with CDCS certification.**
* Rich **technical understanding in UCP 600, ISBP 645, URR725, Export and Import payments.**
* Skilled in **preparing charts, graphs and spreadsheets using a combination of Microsoft Excel and PowerPoint.**
* Self-starter, energetic, good listener, business writing skills, flexible individual with a clear thought process, **excellent communication, interpersonal, analytical, problem solving and organizational skills.**

**ORGANIZATIONAL EXPERIENCE APRIL 2015 – OCT 2016**

**Process Associate (Trade Finance)**

**Royal Bank of Scotland,**

**Chennai, Tamil Nadu, India**

**Job Description:**

* Responsible for ensuring that all the trade finance activities are conducted strictly with banking credit line granted to the customer.
* Import and export financing, establishment of letter of credit.
* Sending messages to overseas bank, NACK and ACK check.
* To review and check customer’s application and process all completed document on each applicable stage.
* Check repayment advice in order to ensure the transaction of both import and export businesses are processed timely and correctly.

**Achievements:**

* Cleared Letter of Credit Certification, Trade Skill Assessment I and Trade Skill Assessment II conducted internally at Royal Bank of Scotland.
* Certification of CDCS (Certification of documentary credit specialist)
* Awarded Quality Rising Star Award based on Performance for Q1 2016.
* Awarded Spot Ovation Award for extra ordinary performance on high volume day.
* Awarded Quality Star Award for excellent performance towards the stakeholders.
* Received Bronze and Silver Ovations as a team in Q IV (2015) and Q I (2016) for performing on time and accuracy.

**KNOWLEDGE PURVIEW**

**Accounting in Trade Market Research**

**Customer Relationship Management**

**Workability Checks Planning and Strategy**

**SWIFT Message (Documentary Credit) & MT 202 Trade Products**

* Good knowledge on accounting in trade with liabilities, entries in Letter of Credit, knowledge in accrual and amortization.
* Understanding the customer need, prioritizing the transaction based on value, time and the nature of the transaction.
* Good knowledge of SWIFT messages for documentary credit, handling overseas bank messages, sending MT202.
* Knowledge of International trade issues, foreign exchange rates, different method of payments in Letter of Credit.

**EDUCATION**

* Master of Business Administration (Marketing) from Jansons School of Business, Coimbatore,Bharathiar University in year 2014
* Bachelor in Technology (Information Technology) from R.V.S College of Engineering and Technology, Anna University in year 2011.
* 12th from St. Joseph’s Boys Higher Secondary School, Coonoor- State Board of Tamil Nadu in year 2007.
* 10th from St. Joseph’s Anglo Indian Boys Higher Secondary School, Coonoor-Anglo Indian Board in year 2005.

**INTERNSHIP**

**Intern Organization**: Hindustan Coca-Cola.

**Intern Title**: A study on scope for market development of Coca-Cola products in rural market.

**Duration**: 45 days (May’13-June’13).

**Details**: The project objective was to study the scope for market development of Coca-Cola products in rural market and also to study the perception of consumers towards Coca-Cola products in rural market.

**ACADEMIC PROJECT**

**Project Title**: Decentralized QoS in aware check pointing in mobile grid computing

**Duration**: 6 Months (Nov’10-Apr’11)

**Details**: The project aimed at determining the globally optimal checkpoint arrangement to be NP-complete and so consider Reliability Driven (Red) middleware, employing decentralized QoS-aware heuristics, to construct superior check pointing arrangements efficiently.

**IT SKILLS**

Languages: JAVA, Visual Basic, C, C++

Database: MSSQL

Operating System: Windows

**EXTRACURRICULAR ACTIVITIES**

* Participated and won prizes in MANAGEMENT EVENTS conducted by various houses at JANSONS SCHOOL OF BUSINESS.
* Organizing member of NMEOZINE an entrepreneur skill development club at JANSONS SCHOOL OF BUSINESS.
* Placed 3rd in State Level Foot Ball Tournament (2010)
* Placed 2nd in District level Hockey Tournament among School (2006, 2007)
* Active member of School Football Team.