**PRASANNA**

**Contact Details: C/o 0504973598**

**Email :** [**prasanna.357777@2freemail.com**](mailto:prasanna.357777@2freemail.com)

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

***Carrier Objectives:***

A competent professional with 9 years of experience in Trade Finance Operations.,

Possessing the required leadership and dynamism necessary to provide a quality service to the client comprehensive knowledge of the banking industry and its procedures as well as having the ability to aim high, think smart and act fast. Currently looking for a suitable position with a progressive, ambitious and reputable organization.

***Working Experience***

* ***Currently working with Mashreq bank trade operations – New York process.***
* **Four Months migrations experience in Mashreq Bank, UAE for New York Trade Operations(Dubai)**

**Firm : Tata Consultancy Services Limited, Chennai**

Period : Feb2011 To Till date

Designation : Assistant Manager

***Responsibilities:-***

* Managing Exports advising, amendment, confirmation and payments of Documentary Credits as per UCP Guide Line.
* **Experience in handling team for exports payments.**
* Monitoring the Queue and prioritize the customer requirements without any deviation.
* Verify, authorize and transmit all sorts of swift/TLX msg. Checked the message file in swift alliance to ensure all messages were transmitted and in ACK status. Maintain all report in Excel and report to line manager.
* Checking the transactions for compliance of OFAC sanctions, US sanctions, local sanctions.
* Requires reporting the updates to the compliance team on quarterly basis.
* Responsibility to check all products queues at the EOD and make sure no transaction is pending for release.
* Worked with South Africa, Uganda, and Kenya region for advising, confirmation and payments.
* Preparing the customer report. Sending miscellaneous swift messages.
* Discrepancy Advice to customer and presenting bank.
* Have to check for the workability of bill using Red Flag form
* Handling customer and Bank queries, messages and complaints.
* Upon realization of Export Proceeds settlement of bills/drawings.
* Ensure that transactions are processed within the agreed turnaround times in compliance with the set standards.
* Ensured all correspondences and queries from banks and customers related to LC’s and documents are duly handled.
* Prepare statistical data for internal and external relationship.
* Provide technical guidance to customers when needed and guide them through their various other requirements.
* Discrepancy handling for export LC documents.
* Accountabilities include Customer service, transaction processing, with in-depth knowledge of SWIFT.
* Strong knowledge of international guidelines as UCPDC, URR, URC, ISP, INCOTERMS, ISBP, and strict adherence to internal and external regulations.
* Been Vigilant and reported suspicious trade transaction.
* Scrutinize incoming transactions received on a day-to-day basis. Check for OFAC Issues/Compliance.
* Sending timely refusals of documents as per UCP mentioning all discrepancies and disposal instructions.
* Informing customers regarding arrival of documents and writing settlement instruction as per LC terms to ensure smooth settlement.
* Follow-up and return of unpaid discrepant LC documents.
* Follow-up with the customers for any discrepancy waiver and settlement.
* Ensuring that all claims of negotiating banks are settled as per value date, URR and LC terms.
* Communicating with foreign banks in terms of technical trade finance issues and ensuring amicable solution through correspondence.
* Booking of documents in Bank System as per our Bank requirement.
* Preparation of Swift Messages.MT-202 , MT103, MT199 etc.
* Verification of documents checked and inputted in the system and authorizing them.
* Periodic reconciliation of all Nostro Accounts by coordinating and with the Nostro Team and reconciliation of internal suspense accounts.
* Ensure that the processing team carries out the functions as per procedure manual and maintenance of agreed performance standards for all services rendered
* Ensure that the prescribed threshold limits are adhered to and agreed service delivery standards are complied with at all times.
* **Checking Imports and Exports documents as per Departmental operating instructions manual, customers instructions and within timeliness and accuracy standards specified under UCP600 and ISBP.**

***Areas of expertise in the banking industry:***

* Good knowledge in trade transactions–Exports LC Advising, confirmations, Imports Issuance, Exports payments.
* Very good leadership skills with ability to motivate and manage teams to meet desired results. Experience in Negotiation of Export bills and its activities, Bills Discounting, SWIFT Operations, Compliance of Audit & Central Bank reporting, Liaisoning with Branch, Review and Updating of Procedure Manual, Analyzing system requirements and suggesting improvement, Identifying new avenues for revenue generation, Ensure all transactions are processed as laid down procedures of the Bank an other various regulatory authorities.
* **Had an Experience in handling team for exports payments.**
* Maintain MIS report in Excel,
* Timely briefing of potential risks in Trade Finance Area and suggestions for mitigation to Management.
* Strong knowledge in Exports Discounting, Acceptance and negotiation.
* Specialized on the US and UK sanctions on Iran Transactions in particular.
* Studying and customizing workflow and timelines to suit customer requirements.
* Ensuring maximum customer satisfaction by closely interacting with/listening to client and understanding their requirements.
* Coordinating with country counterparts for resolving their concerns /complaints and other requests needs.
* Strong knowledge of Uniform Customs and Practice for Documentary Credits, 2007 Revision (UCP 600) and International Standard Banking Practice for the Examination of Documents (ISBP).

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Firm : I gate solutions, Bangalore**

Period : April 2009 to Feb 2011

Designation: Associate (International Trade)

Client: Union Bank (Previously Known as Union Bank of California)

***Responsibilities:-***

* Processing and checking trade transactions–Exports LC Advising, Message, Exports Payments.
* Performing trade operations for all countries in North America region.
* Worked as an Authorizer for the Exports Advising, Payments and miscellaneous swift messages
* Handling customer escalations and seek remedial actions on escalations raised.
* Sending message to customer / bank.Worked and successfully implemented complete Process Life cycle of Pilot Trade Finance Project.
* Trained the Team in handling the Export Process.
* Deep Knowledge in Proponix,TRIMS and TITAN.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Firm : Standard Chartered Scope International. Chennai**

Period : April 2007 to April 2009.

Designation: Officer (International Trade), Dubai Desk.

***Responsibilities:***

* Excelled and processing exports LC advising and amendments and confirmations.
* Handled all correspondence message related to exports on daily basis.

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Firm : Hinduja TMT Ltd. (ISO certified). Chennai**

Period : September 2005 to March 2007

Designation: Customer Relation Officer.

***Responsibilities:***

* Job profile includes interacting with different type of customers, answering queries, fulfilling customer requests & taking necessary corrective measures for any complaint received.
* Responsible for handling daily queries, complaints of customers arising through phone, directly from customers.
* Evaluation of all complaints/correspondence received and to identify, analyze and do root cause analysis of customer complaints. Experience in handling escalation calls from customer.
* Experience in handling floor In-charge as per Superiors instruction.

***Achievements:***

* **Certificate in Trade Finance(CTF) Qualified.**
* Awarded the Star of the Month of Dec 2013 award as selected by Citi bank for recognition of my outstanding performance.
* Awarded the Star of the Month of April 2014 award as selected by TCS for recognition of my outstanding performance.

***Academic Qualifications:-***

* Master in Business Administration (Systems), Madras University, Chennai.
* Bachelor of Business Administration, Madras University, Chennai.
* Diploma in Electronics Engineering, Govt. Polytechnic, Kasaragod.

***Personal Details:-***

Date of Birth : 30th May 1982

Nationality : Indian

Marital Status : Married

Languages Known : English, Malayalam, Hindi, and Tamil

**Date:**

**Place: Chennai Prasanna**