**Curriculam Vitae**

**REETU**

Email: reetu.390328@2freemail.com

**CARRIER OBJECTIVE**

To attain expertise and excellence in the field of Inward clearing , Fund Transfer and Trade Finance through perseverance, dedication, determination, and discipline. I would like to work in an environment where I would get a chance to enhance my capability where my skills would be properly utilized for the betterment of the organization.

**EDUCATION QUALIFICATION**

* Graduation From Delhi University in the year 2002.

**SKILLS & STRENGHTS**

* Windows MS Office (MS word,MS excel)
* Hard Working , Courteous & well – manned , Quick learner.
* Positive attitude , Generous & loyal.

**WORKING EXPERIENCES**

**Working with HDFC Bank From 09th Jan 2019 till date, as Deputy Manager in Trade Finance department.**

**Roles and Responsibilities :-**

* Scrutiny of Documents under LC and Non LC.
* Send to collecting Bank for Acceptance
* Discounting of LC documents.
* Liquidation of the same.
* Coordinating with RM for Rates.
* Preparing SFMS messages.
* LC Advising.
* Discounting or Purchasing of Invoices.
* Tracer sending on regular intervals to Bank of unexpected bills and arranging acceptance.

**Worked with HDB FINANCIAL SERVICES (EARLIER ADFC) Since November 18 2002 as Sr. Processing Officer till 08-Jan-2018.**

**Roles and Responsibilities :-**

* Processing of Inward Clearing CTS Cheques transactions.
* Zero Proofing (Amount keying excluding paying & DDMC).
* Technical Verification and Signature verification of Cheques.
* Date is Re checked for all Cheques.
* ICP Run is initiated for bulk debit of accounts & report (STO40) for insufficient balance account is generated.
* ST 039 is generated to Tally settlement account & due to / DUE from account.
* ST 40/44/50/142 reports are generated.
* ST 142 is uploaded on CRMS (Cheque referral management systems) &categorized. Auto mail is sent to respective RMs/Branches.
* Telephonic confirmation for Cheques Five Lakhs and above where beneficiary is individual.
* Liquidation of demand drafts and Managers check.
* To transfer the Funds from one A/c to other.
* Scan Pass of Cheques& Credit to the customer A/c.
* To complie the audit data cross checked & verified before presenting to the external auditors on regular basis.
* To check the attendance on monthly basis for all the Staff & forward to concern one.
* Tally CTS clearing.

**PERSONAL DETAILS**

Gender – Female.

Hobbies – Spend time with Family / Outing and Watching Movies.

Marital Status – Married.

Nationality – Indian.

Language \_- English / Hindi / Punjabi.