**Mahesh Kumar**

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***Executive Middle Management – Trade Finance & Cash Management***

**Synopsis**

**Trade Finance Experience Skill set**

A value driven and seasoned **Certified Documentary Credit Specialist in Trade Finance and Certified Professional Manager (ILM, UK)** with almost **25 years** of experience in Trade Finance domain of **Banking Sector** with expertise in **Letters of Credits/Letters of Guarantees / Collections / UCP600 / URR725 / URC522 / URDG758**. Ethical, loyal and maintain a high degree of confidentiality.

* Proficient in **Import and Export Trade Finance in Banking**
* Keen learner and team player who can work in unison with multinational teams and blend technical expertise with interpersonal skills while interacting with the cross functional teams.
* Demonstrated high performance standards with astute attention to detail and deadlines. Works well in diverse teams to achieve goals through effective communication and interpersonal skills
* Strong ability to master a situation quickly; highly knowledgeable in a wide variety of professional disciplines and an expert at organizing & directing turnaround situations
* Posses youthful, impressive and pleasing personality with cheerful disposition

**Currently pursuing Financial Valuation and Modeling Analyst (FMVA) and Capital Market & Securities Analyst course (CMSA) through Corporate Finance Institute, London**

**Core Competencies**

* International Trade Finance
* Fraud/Compliance Management
* Quality Management
* People Management
* Transformation Initiatives
* Proactive/Industrious
* Robotics and Automation of processes

**Trade products handled**

|  |  |
| --- | --- |
| * Letters of Credit
* Guarantees
* Collections
* Loans against Import LCs

 (Trust receipts/Short Term Loans)* Local Bills discounted Cheques
* Supply Chain Financing Techniques
 | * Risk Participations (Buy and Sell)
* Confirmations, Transfers, Discountings
* Trade Borrowings
* Buyer’s Credit
* Trade Loans
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**Executive Highlights**

* Successfully managed a team for implementing TI+ - Misys Trade Innovation Plus systems as part of key strategic project for Trade Finance
* Provided key inputs on the system design and workflow during the requirement gathering discussions of TI plus application.
* Significant contribution made in enhancing the business Export transactions volumes by extending the service window and service levels
* Successfully enhanced **operational efficiency** by reducing the Pre-Facto /Post Facto errors in the team by building in controls and updating the DCFCL (Department Control Function Checklist).
* Consistently achieved the TAT of more than **97%** year on year for the products handled.
* Successfully filled up the open positions by playing the role of a Hiring Manager by coordinating with HR and conducting Interviews and evaluating candidates
* Played the role of Audit Manager by coordinating with Internal Audit and have been successful in closing all the open audit observations.
* Supported in successfully achieving the target of **USD1 Billion** under the Trade Borrowing programme.
* Skilled at preparing the Standard operating procedures for Trade products and processes.
* Played a key role in the execution of the offshoring project of certain processes to a third-party vendor
* Well versed with documentation involved in Risk and Control Self Assessments and Business continuity processes for Operations function.
* Vetting of Guarantees/counter guarantees text to ensure that there are no clauses which may jeopardize the bank’s interests.
* Thorough understanding of Cash Products – Inward and Outward Remittances , Cheque clearing, Overdraft, Sweep transfers, Accounts Maintenance activities and various channels offered to clients to transact (Host to Host, Online Banking, Paper drop)
* Successfully implemented in automating front office processes through Robotics in relation to Cheque clearing and Workflow process of Outward Remittances.

**Professional Experience**

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**First Abu Dhabi Bank,Abu Dhabi ( Merged Bank – NBAD and FGB)**

**City & Country of Work : Abu Dhabi, UAE**

 **Date of Joining – 01 Sept 2003 till 31st Aug, 2021**

**Vice President – CIB Client Services – Financial Institutions Group**

* Manage day to day operational transactional requirements of Vostro Accounts and NBFI accounts along with very high-profile sovereign wealth fund accounts of the bank.
* Delegated SPOC for Trade Finance related matters in Client Services.
* Involved in Transformation and Automation of processes across the bank.
* Delegated Trade Finance SPOC to ensure that transformation process of offshoring is handled smoothly.
* Active participant in Channels implementation across the bank.
* Key coordinator for managing the Risk control and Business continuity processes for the Client Services.

**Vice President – Import & Export Documents Team**

* Managed a 20 member Documents team of the combined bank
* Involved in the Integration work and harmonization of processes by directly dealing with the GTB Product Team.
* Was part of the Team to set up the new Trade hub in Saudi Arabia
* Selected Senior SPOC for Legacy FGB Trade team.

**First Gulf Bank, Abu Dhabi (Nov’03 – April 17’)**

**Sr. Manager (Reporting to Head of Trade Finance)**

**Key Deliverables:** 

* Led a 11 member team of Trade Finance operations of different nationalities and culture and report to Head of Trade Finance.
* Effectively check, verify and authorize transactions related to trade finance products as per the delegation of approval matrix.
* Manage the UAT’s for any system enhancements or new system launches.
* Review the product papers and provide inputs to Trade Products team
* Manage the yearly BCP testing and providing inputs for the RCSA (Risk Control Self-Assessment)
* Manage the team’s productivity, Learning and development, quality and SLA to avoid any impact to revenues.
* Manage and ensure adherence to Regulatory and Compliance laws like OFAC, Anti-Money Laundering and to internal policies and procedures, resulting in prompt escalations of exceptions to Senior Management.
* Effectively set up the yearly objectives for team members and guide them the ways to achieve the objectives and analyze their performance during Mid-year and Year-end appraisals.
* Prepare statistical data for internal and external relationships.
* Independently coordinated with Legal/CISO/IT/Business teams and NBAD (the lead bank for implementing this project across all banks) for the successful implementation of the next generation E-Guarantee System used for the Issuance of Labor Guarantees
* Report Near Miss/Ops loss incidents (if any).

**Key Achievements:**

* Won the Best Team Award for the 3rd Quarter of 2011
* Won the Best Team Award for the year of 2012
* Nominated by FI Business and winning the Best Team Award for the 2nd quarter of Year 2015
* Was awarded Yellow Belt Six Sigma Certification by the organization for leading the Quality projects and on time delivery of trade finance products to customers
* Received spot awards for coordinating with Legal/RMU and Trade Product teams and quick sign off’s of SOPs’
* Designated ‘A’ signatory of the bank.

**National Bank of Fujairah, Dubai **

**Trade Finance - Supervisor**

**City & Country of Work : Dubai, UAE**

 **Date of Joining – 04/1996**

 **Date of Leaving – 10/2003**

**Key Deliverables:**

* Handle the transactions pertaining to Exports Desk and Guarantees
* Ensure proper follow up on Unpaid Export Bills
* Manage Nostro/Suspense account reconciliation and ensured no entries are pending for more than 3 days
* Handle and resolved customer queries related to the desk
* Assist the Manager in day-to-day activities
* Generate and submitted Month End, Year End, and MIS Reports

**Following trade finance desks/processes are covered during the tenure with National Bank of Fujairah and First Gulf Bank**

* Communications dept - Preparation of various swift messages. Conversant with the swift standards and message types
* Exports dept – Document checking, Lodgements, Customer and Bank risk Discounting, Reimbursements and Settlements, Buyer’s Credit, Risk Participations (buy and sell), confirmations, transfers and assignments
* Imports LC and Bills Payment – Issuance of Letters of Credit, Amendments, Processing Acceptances, Collections, Settlements of Sight Bills etc.
* Guarantees – Issuance/Amendments of various guarantees (Bid Bond/Performance/Advance Payment/Standby/Counter Guarantees), Cancellation, Handling of claims.

**Credentials**

* **MBA** with specialization in **Banking and Finance** from International University, Missouri in 2010
* **B. Com** specializing in **Accounting from** Delhi University in 1999
* **HSC** from Central Board of Secondary Education in 1996

**Systems**

* Finastra Trade Innovation Plus
* Temenos T24
* BPMS workflow
* GLCMS (Murex)
* MS office applications (Powerpoint, Excel, Word)

**Certification**

* **Certified Documentary Credit Specialist in Trade Finance** from International Chamber of commerce
* **Certified Professional Manager by ILM, UK**
* **Yellow Belt Six Sigma Certification**
* **Project Management ( Harvard Manage Mentor)**
* **Forex and Future commodities Trader by Online Trading Academy**
* **Microsoft Certified Systems Engineer**

**Trainings**

* **Advanced Master UCP 600 course** by Gary Collyer
* **International Trade Finance** in Emirates Banking Institute, Sharjah
* **Customer Care workshop** by Creative Management Consultants
* **Managing Productivity and Operational Efficiency** by Edmond Associates.
* **Six Thinking Hats by Dr. Sunil Gupta representing Edward De Dono**

**Personal Profile**

Date of Birth : 4th February, 1978

Languages Known : English, Hindi, and Sindhi

Marital Status : Married

References : Furnished upon request

**(Mahesh Kumar)**