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**Dinesh Rana CDCS**

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**PROFESSIONAL SUMMARY**

A highly motivated and detail-oriented banking professional with extensive expertise in Trade and Receivables Finance. Adept at managing internal stakeholders, optimizing invoice processing, and ensuring compliance with reporting requirements. Skilled in credit line management, supply chain lending, and project execution with a logical and innovative approach. Proven ability to drive business development and sell financial solutions while fostering inter-departmental collaboration.

**Key Qualifications**

* **Trade Finance Expertise:** Extensive knowledge of trade finance operations, including knowledge of KYC documentation, regulatory compliance, and customer conflict resolution. Experience in managing and executing complex trade finance transactions.
* **Receivables Finance:** Proficient in handling Receivables Finance operations, including reconciliation services and payments processing. Proven track record in streamlining operations and improving efficiency.
* **Project Management:** Strong ability to manage multiple projects concurrently within strict timelines. Skilled in project planning, execution, monitoring, and achieving project deliverables on time.
* **Customer Relationship Management:** Expertise in building and nurturing relationships with clients to enhance customer satisfaction and loyalty. Proven track record in resolving client conflicts and improving customer experience.
* **Technical Proficiencies:** Skilled in using banking software and applications including Microsoft Office, CRM Databases, and cloud-based administration tools. Proficient in using virtual communication tools such as Skype, Teams, and Zoom.
* **Communication Skills:** Excellent oral and written communication skills with the ability to communicate effectively with different levels of management, clients, and team members.
* **Professional Development:** Committed to continuous learning and professional development. Completed several professional courses and certifications to stay updated with the latest trends and developments in banking and finance.

**CORE COMPETENCIES**

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| * Facility Administration * Business Development & Onboarding * Credit Limit Utilization Tracking * Reporting, Auditing & Documenting | * Deal Life Cycle Management * Business & Market Due Diligence * Business & Financial Compliance * Financial Reporting & MISTools | * Project & Operational Management * Compliance & Risk Management * Workflow Automation * Process Optimization |

**WORK EXPERIENCE**

**Company: Bank ABC, London, UK| Dates: December 2022 – October 2024**

**Position: Receivable Finance Specialist**

* Administered events across a portfolio of facilities, including claims, rollovers, and rate-fixing, ensuring timely completion of settlements and adherence to facility agreements.
* Worked closely with Front Office, Relationship Managers, and borrowers to resolve queries, implement fee structures, and execute loan-related transactions.
* Provided subject matter expertise during the testing and implementation of the PROXIMA platform, ensuring alignment with operational requirements.
* Verified the accuracy of transactions and maintained a robust control environment by addressing discrepancies and escalating unresolved issues to line management.
* Spearheaded the reconciliation of nostro and Type 25 accounts, ensuring timely matching of received funds with loan maturity dates.
* Led the review and investigation of Nostro reconciliations, promptly addressing and resolving outstanding items, and escalating complex issues to ensure timely resolution.
* Proficient in utilizing banking applications such as URBIS, FTI, PROXIMA, and SWIFT, and understanding of the credit terms sanctioned to clients.
* Supported Proxima Software throughout the testing phases, providing expertise in functional and domain-specific matters, and resolving functional issues.
* Supported in the preparation of training materials, user guides, and business flowcharts for Receivable Finance modules.
* Collaborated with the Business Intelligence Unit to automate MIS reporting, improving operational efficiency and accuracy.

**Key Achievements:**

* Played a pivotal role in supporting the revision of Process Maps and documentation for processes on PROXIMA software for Receivable Finance.
* Streamlined NOSTRO reconciliation within three months, implementing a system to ensure timely resolution of pending items before becoming overdue.
* Contributed as a member of a **Project Team tasked with calculating the productivity** of the Receivables Finance operations team.

**Company: Axis Bank Limited, Vashi, India | Dates: December 2021 – June 2022**

**Position: AVP – Trade Finance Operations**

* Managed trade finance operations encompassing both import and export services for the bank. Responsibilities included handling trade instruments such as Issuance of Documentary Credit (LC) Issuance and Confirmation, Bank Guarantees and Standby Letters of Credit (SBLCs) and handling BG Invocations, Trade Credit for Buyers and Suppliers, Inward and Outward Remittances, , Documentary Collections management, and Document Checking under LC.
* Demonstrated comprehensive knowledge of Letters of Credit and amendments, guiding clients through the intricacies of trade finance documentation and ensuring adherence to regulatory standards.
* Advising of Letter of credit and Scrutinizing of Export documents under letter of credit and Documentary collection. Verifying transactions as per the agreed service standards & approved procedures.
* Identified and addressed discrepancies proactively in trade transactions through effective coordination with Branches, Relationship Managers, and Product Managers, to ensure on-time issue resolution.
* Resolved payment queries and investigations, liaising with clients and correspondent banks to identify solutions and maintain service excellence.
* Effectively advised clients on debit advices post-payment, ensuring accurate reflection of transaction details and providing expert guidance on financial transactions.
* Maintained strict compliance with Anti-Money Laundering (AML) procedures and regulatory frameworks, including thorough KYC and due diligence checks to ensure all transactions adhered to internal guidelines.
* Demonstrated deep product knowledge by staying abreast of updates of Industry Trends, features, and functionalities across a range of offerings in Trade Finance services.
* Proficient in international trade regulations including ICC UCP 600, ISBP 821, URR 725, URC 522, URDG 758, ISP 98, FEMA, and RBI regulations on Exports & Imports.
* Well-versed in utilizing banking applications such as FINACLE, INTELLECT, AXIS TRADE FLOW, and SWIFT, and proficient in understanding the credit terms sanctioned to clients.
* Successfully managed the complete onboarding process of clients to the TF-Connect trade portal for Trade Transactions and the FX-Connect Portal for daily Over-The-Counter (OTC) derivatives Transactions, ensuring seamless integration and client transition to technology changes.
* Authorized payments for trade finance transactions, ensuring due diligence, accuracy, and adherence to the bank's approval protocols to avoid any operational risk.

**Key Achievements:**

* Coordinated the PRAGATI project initiated by senior management for Navi Mumbai:

An initiative for process optimization to streamline workflows, eliminate redundancies, and enhance efficiency across trade processes of Axis Bank to make the customer experience better.

* Exceeded forex income budgets by effectively managing relationships with existing customers and successfully acquiring new bank customers.
* System Development of various fields in the existing module of Finacle for automation of manual MIS as per regulatory requirements.

**Company: Axis Bank Limited, Thane, India | Dates: July 2018 – December 2021**

**Position: Senior Manager – Trade Finance Operations**

* Orchestrated daily trade operations, liaising with management to ensure seamless and efficient processes..
* Facilitated diverse trade finance transactions while meticulously adhering to regulatory frameworks and internal policies, including but not limited to.
* *Export Documents on a Collection Basis, Export Documents Free of Payment, LC Issuance; Transfer LCs, BG issuance and Invocation of BGs, Capital Account Transactions.*
* *Handling Import Bills Under L/ C, Import Bills on Collection, Import Advance Remittances, Import Direct Remittances.*
* Collaborated seamlessly with the IT department to swiftly resolve technical issues on digital platforms, ensuring uninterrupted operations.

**Key Achievements:**

* Conducted product training sessions for staff across 10 branches, contributing to the achievement of forex income budgets.
* Achieved a remarkable 90% clearance of EDPMS and IDPMS Pendency, showcasing dedication to operational excellence.
* Recognized as the Circle Value Champion in FY 2019-20 for reducing NFTR to 10%.
* Attained a 4-star Audit rating for the branch by consistently maintaining compliance in Trade and Forex transactions.

**Company: Axis Bank Limited, Maharashtra, India | Dates: June 2014 – June 2018**

**Position: Manager – Trade Finance Operations**

* Delivered exceptional customer service while collaborating with colleagues to ensure task execution meets high-quality standards.
* Conducted thorough assessments of customer accounts to evaluate legitimacy and identify potential business risks.
* Explored opportunities with both new and existing forex clients, successfully securing new business ventures.
* Prospected new and existing forex clients and secured new business.
* Utilized internal investigation tools to monitor customer accounts, ensuring adherence to risk and compliance protocols.

**Key Achievements:**

* Attained 100% achievement of the assigned forex income target for the branch, demonstrating exceptional performance*.*
* Received the Service Excellence Award for three consecutive quarters in FY 2016-17 for contributions to transaction banking.

**ADDITIONAL ROLES**

**Forex Operations Head: Axis Bank Limited 01/2011 - 06/2014**

**Relationship Manager- Trade Finance: ICICI Bank Limited 09/2007- 12/2010**

**Team Leader : Kotak Mahindra Bank Ltd 06/2006 – 08/2007**

**EDUCATION**

**MBA in International Business** – University Business School, Panjab University

**BBA in Marketing** – Panjab University

**PROFESSIONAL DEVELOPMENT COURSES**

**Payments Professional Bootcamp: Focus on SWIFT Messages** – Udemy

**Foundations of Project Management** – Coursera

**PROFESSIONAL CERTIFICATIONS**

**Certified Documentary Credit Specialist**

**Certificate in Trade Finance** – Indian Institute of Banking and Finance

**Junior Associate of Indian Institute of Bankers (JAIIB)** – The Indian Institute of Banking and Finance

**SOFTWARE PROFICIENCIES**

* **Microsoft Office – Word, Excel, PowerPoint**, **PowerBI**
* Cloud-based administration (Google Workplace, Outlook, Dropbox), CRM Databases, Skype, Teams, Zoom.

**TECHNICAL PROFICIENCIES**

* GDPR, Data Protection Act (DPA), UCP 600, URR 725, URC 522, FEMA, RBI regulations on Exports and imports.
* Forex Products, Know Your Customer (KYC), Customer Due Diligence (CDD), Anti-Money Laundering (AML).

**ADDITIONAL INFORMATION**

Right to Work in the UK | Willing to Travel | Remote or Onsite Working | References Upon Request|