**Curriculum Vitea**

**SAPANA RAVINDRA PATOLE**

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Mumbai: 400 095

Cell No.: 9167595486

Recently shifted to Pune. Address will be provided later with joining documents.

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**Career Objective**

* Seeking a position that would utilize my current skills and challenge my various abilities.
* Looking for an organization that offers career growth and chance to achieve goals through persistence and hard work.

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**Professional Qualifications**:

* **Professional MBA from Indian Management Institute. (Manomanian Sundaranar University) in 2014.**
* **Diploma in Business Management from ICFAI University, Tripura.(2013)**
* **JAIIB Certification completed from IIBF Organisation.(2014)**
* **KYC and AML Certification from IIBF organisation. (2019)**
* **Diploma in Co-operative banking Certification from IIBF organisation.(2014)**

**EXAM UNIVERSITY YEAR OF PASSING Percentag**

**SSC MUMBAI BOARD March2000 79.86%**

**HSC MUMBAI BOARD March2002 75.83%**

**B.Com. MUMBAI UNIVERSITY March2005 78%**

**Additional Skills:**

**Computer Skills** - Ms. Word, Ms.Excel, Powerpoint, Tally 6.3, Internet Explorer, Finacle , SWIFT, Outlook.

**Work Experience :**

* Worked with **BNP Paribas India Solutions** ,since April 2017 to March 2019 as **Senior** **Associate** under Remittances department.

**Job Profile**:

1. Leading a team of makers(juniors) for transaction, looking after their training and supervising them.
2. Training new joining employees on basics of remittance and processing.
3. Authorisation of Domestic retransfers in domestic currencies of Hongkong Country.(MT103 and MT202).
4. Authorisation of International Retransfers in all currencies.(MT103 and MT202).
5. Sending swift messages like MT196 , MT195(queries and answers) and followups and taking required actions.
6. Sending MT191 claim for ‘OUR’ Inward charges.
7. Settlement of Nostro charges of Claim received from correspondent banks.
8. Authorisation of return funds and settlement of retransfers ‘OUR’ charges claims.
9. Authorisation of Domestic and International inward MT103 and MT202 .
10. Sending FATF query messages MT195.
11. Payroll Authorisation for bulk transfers like salary.

* Worked with **HDFC bank** ,since Jul 2015 to April 2016 as **Deputy** **Manager** at Customer Service desk in Trade Finance Department.

**Job Profile**:

**Outward Remittances and Imports:**

* Accepting transactions documents through emails , fax, or front end customer of outward remittances from customers .
* Doing initial scrutiny of document .
* Communicating any discrepancy in document to customer via email or phone and followup with customer for timely processing .
* Entering clean document in system and checking for pricing and handing over to processing team.
* Following up for rates with treasury or Relationship Manager.
* Answering customer queries via email or phone.
* Handling audit queries of own branch and HUBS .
* One time Pricing updations and auto advices updation in system.
* Making Foreign DD’sfor DD customers .
* Handling Import collections :scrutiny and call back in system.
* Handling import bill liquidations as per due date.
* Handling acceptances of import bills.
* Original Bill of Entry knocking off .
* Call back in FCC and SWIFT system to ensure correct booking of bills.
* Physical verification of imports bills on monthly basis.
* Ordering and maintainance of DD stock.
* Filing of KYC for new clients and pricing updations.

**Miscellaneous** :

* Volume reports generation and circulation of it to other branches
* Sharing monthly Products wise reports and statement with clients.
* **Kotak Mahindra Bank Ltd** as **Deputy Manager** from 7th March 2011 to 20 Jul 2015 in Trade Finance Department

**Foreign Exchange(Trade Finance Department):**

**Job Responsibilities:**

**Non Resident clients and Remittance**.

* Authorisation and scrutiny of non trade remittances like FDI ODI FCRA .
* Non residcents salary initial scrutiny rate booking and crediting customer a.c etc
* Handling vostro accounts wherein scrutiny and takes booking and rtgs neft is done.

**Exports department:**

* Scrutinising of documents receiving from authorized branches as per FEMA/RBI guidelines Meeting Branch expectations and requirements by ensuring high degrees of customer satisfaction.
* Coordinating with Branch front desk & Treasury for fixing rates of customers.
* Resolving queries raised by branch, correspondent banks and customers.
* Updation of Forexrates,taking rates from front office and processing of Click to Remit Product. Handling all queries related to product and Authorising MT 102 and MT 104 related to inward.
* Authorisation of all Inward Remittances in Finacle based on MT103 received or MT 950 and as per RBI and FEMA Guidelines.
* Scrutinising of Outward Remittances documents and checking whether it is as per FEMA Compliance and RBI Guidelines.
* Authorisation of Outward Remittances in Finacle and sending swift.
* Authorisation of Exchange Houses Transactions i.e.vostro accounting like **NEFT and RTGS** .
* Authorising making of FCNR Deposits as per customer request and internal guidelines.(Tenure and maturity instructions and forward booked etc.).
* Redemption of FCNR as per customer request and internal guidelines.
* Scrutinising, booking rates and Authorisation of Funds transfer from EEFC Account as per customer request.
* Authorisation of Advance Exports Bill realization,GR release, Bills collection lodgement and realisation, Bill discounting realisation , pcfc realisation , epc realisation etc.
* Authorisation of Inward Remittances based on FEMA compliance and RBI guidelines.

**Inland Bills Department(LCBD):**

* Handling Bill discounting and Invoice discounting, scrutiny and verification.
* Handling Inland Collection bills non lc .
* Processing of Purchase order financing disbursement request.
* Liquidation of due bills as per client request and following up for due bills payment.
* **AXIS BANK** Worked as **Assistant Manager**, in Trade Finance Centre .(7 Apr 2008 to 20 feb 2011).

**Inward Remittance Maintenance**

\* Handling Authorisation of transactions relating to Foreign Inward Remittances of different

Currencies like (GBP,EUR,JPY,HKD,USD,DKK etc.) based on SWIFT 103 messages received. (EEFC, PCFC, CROSS CURRENCY, FCNR, etc.)

\* Managing and training new products to, a team of Data Entry Operators.

\* Handling Branches queries relating to Inward remittance.

**Outward Remittances**

\* Handling processing and Authorisation of Outward Remittances through scanned documents (Outward Form,A2 Declaration)provided by branches, as per RBI guidelines.

\* Creation and Making of SWIFT messages relating to Outward Remittances.(MT 103)

\* Scrutinising and doing Compliance of Outward Remittance Documents as per RBI guidelines and Bank Policy.

\* Coordinating with Branches for any queries.

**Central Processing Unit:**

Account opening of savings account, nri account , fixed deposit account and current account.

Scrutinizing account opening forms

Issuing cheque books and debit card and other deliverables relating to account.

* **HSBC HOPE** Worked for 1 yr as **Customer Service Executive**. (Jun 2006 to Dec 2007).

\* Handling customer queries relating to Savings a/c, salary a/c, Fixed Deposit.

\* Handling queries of NRI customers relating to net banking, account maintenance etc.

\* Placing Fixed Deposits as per customer request for required amt and tenure.

\* Guiding customer with all Internet Banking related queries like login issues, knowledge to use internet banking etc.

\* Handling Customers Loan related queries- Home Loan and Personal Loan, Consumer Loan like repayment charges, installment date and due amt, rate of interest floating or fixed etc.

\* Maintenance in Account like funds transfer etc. and resolving customer Complaints.

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Date of Birth : 23rd May, 1985.

Languages Known : English, Hindi, Marathi.

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**Personal Interest :**

* Listening to music, Cooking, Internet surfing, Learning new things,dancing etc.

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**Strengths :**

Regular, Smart, Dedicated, Hardworking, Sincere and Honest.

Been **Awarded(Spot Award)** by Kotak bank for efficiently handling large volume and processing of transactions.

**DECLARATION:**

The above mention information is true and correct as per the best of my Knowledge.

Date :

Place :

Sapana Ravindra Patole