B.N. Shoba

**MOBILE**: +918247623536**EMAIL**: shobasukruthi@gmail.com

To constantly challenge the limit of my potential for change new way of adding value to the overall efforts of the organisation in achieving goal and to be at wherein I can efficiently utilize my knowledge, skills and talent for the organisation, successful professional and individual development.  
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**PROFESSIONAL OVERVIEW**

* Electronic and communication Engineer and PGDM specialised in marketing and operations with overall 2 years of experience in banking sector.
* Role trade finance analyst in Axis Bank as Assistant Manager.
* Handling & Scrutinizing of Trade documents with Due diligence
* Knowledge in Finacle application errors while validating
* Experience as credit manager in researching and evaluating client’s creditworthiness, creating credit scoring models to predict risks.
* Experience in understanding of lending procedures.
* Hands on experience with accounting software.
* Excellent analytical skills, with the ability to create and process financial spread sheets.

**AREAS OF EXPERTISE**

* Expert in underwriting and making decisions.
* Expertise in Trade Finance operations, Hands on experience in Finacle Software Application
* Researching and evaluating client’s creditworthiness and granting process

**SOFTWARE & TECHNICAL SKILLS**

* Knowledge on creating credit scoring models to predict risks.
* Knowledge on suggesting clients according to their requirement and providing solution.
* Knowledge in MS Word, MS Excel, MS Power point, MS Document.

**DOMAIN EXPERIENCE**

**TRADE FINANCE ANALYST IN AXIS BANK:**

* Experience to deal with the collection-based bills in both the Export and import transactions
* Follow-up with the applicant’s bank for payments and send the SWIFT/SFMS to the counter party
* Follow-up with the Customers for the required/Missing documents
* Ensure to complete the transactions as per Guidelines of RBI along with Internal policies
* Process the discounting for export bills and realizations of the bills
* Perform Document Checking for Letter of Credit as per UCP 600

**CREDIT MANAGER IN CLIX CAPITAL PVT Ltd:**

* Researching and evaluating client’s creditworthiness, creating credit scoring models to predict risks.
* approving or rejecting loan requests, based on credibility and potential revenues and losses, negotiating loan terms with clients, maintaining records of loan application
* follow up with clients to manage debt settlements and loan renewals and meeting clients with sales manager for personal discussion

**Projects: competitor mapping on risk management**

**Description:** This project involves in knowing the competition and what they are offering, what their strengths and

Weaknesses.

* Knowing DSA expectations and how they select customers on what based.
* Knowing monthly volume in market, bounce rate, approval rate, how much rate of interest they charge.
* Knowing what type of customers, they fund and what are the products they deal with.
* Knowing how DSA generate the lead, under how many companies they work.
* Knowing competitors overall experience and their business volume.

**APRIL 2019: DISSERTATION (HYDERABAD).**

**Project Title: Consumer behaviour towards shopping malls**

* To understand the consumers purchasing behaviour who visit shopping malls.
* To know the customers approach towards shopping malls.
* To understand gender differences if any, in terms of buying behaviour.
* To know the overall level of satisfaction among customers

**JULY 2018: INTERNSHIPIN XMX IT SOLUTIONS (AHMEDABAD)**

**Project Title: Market analysis and sales promotion of HR -mangtaa software**

* To know the different sales promotions techniques/tools available
* To know the sales promotion technique practiced by xmx solutions
* To find out which sales promotion technique are helping to increase the sales of software

**ACADEMIC DETAIL**

|  |  |  |  |
| --- | --- | --- | --- |
| course | Institute & University | Year of passing | Percentage/CGPA |
| PGDM | Vishwa Vishwani Institute of Systems & Management | 2019 | 70% |
| UG degree  (ECE) | TKR college of engineering &tech. | 2017 | 63% |
| Intermediate | Srichaitanya junior kalashala | 2013 | 82% |
| SSC | Vishwa bharathi techno school | 2011 | 82% |

**PERSONAL STRENGTH**

* Strong Determination and Hardworking.
* Adaptability to new environment
* I believe in my strength in hard times and learning from mistakes.
* Confidence to face new situation.

**PERSONAL DETAILS**

* Name : BN SHOBA
* Date of birth : 05-12-1995
* Gender : Female
* Nationality : Indian
* Languages : English , Hindi, Telugu
* Present Address : Hyderabad
* Marital Status : Married

**DECLARATION**

I hereby declare that the above-furnished information is true and correct to the best of my knowledge and belief. If got an opportunity or a platform I will prove myself.

Place: HYDERABAD

Date: (**BN SHOBA**)