



CONTACT

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CORE COMPETENCIES

Trade Finance
Letter of Credit (L/C)
Transaction Structuring
Business Development
Business Analysis
User and Client Engagement
UAT Testing
Requirement Gathering
Product Development
Process Improvement
Revenue Generation
Process Automation
Trade Operations
Regulatory Compliance
Due Diligence
Trade Fraud Prevention
Financial Reporting

TECHNICAL SKILLS

i-Confirm
i-Register
i-view
i-Sense
i-BDR
Omniflow
Finacle
CBS
Mysis
IGA
NTS
SFDC
CRM
i- Process

WORKSHOPS ATTENDED

- FEDAI Training
- Retail Pro Refresher Training
- Personal Effectiveness Training for Corporates
- Trade and Forex Confluence

GARIMA SHARMA

TRADE and FX Counsellor

OBJECTIVE

Dedicated and result-oriented professional with experience in spearheading revenue generation initiatives and optimizing trade finance relationships. Pursuing a challenging role to leverage expertise in managing trade desks, mitigating regulatory pendencies, and enhancing operational efficiency.

PROFILE SUMMARY

- Possess **7.5 years** of experience in implementing effective strategies to manage daily clearing and settlement of trades, prevent trade fraud, and conduct thorough due diligence of customers in the financial sector.
- Currently working as Trade Counsellor at IDFC First Bank Limited, leading revenue generation efforts, enhancing customer relationships, and spearheading end-to-end project management.
- Earned accolades for adeptly managing intricate customer relationships, which contributed to the 'Best Retail Bank in India' Award at the Asian Banker Awards 2018.
- Displayed expertise in trade operations, operational excellence, risk assessment, customer retention, and process improvements, with a history of achieving excellence in MIS reporting and inventory maintenance.
- Proficient in leveraging trade finance systems management, risk assessment, and due diligence processes to ensure regulatory compliance and operational efficiency, driving revenue growth and mitigating risks effectively.
- Administered all Trade Finance Products including Letters of Credit (L/C), Documentary Collections, Reimbursements, Bank Guarantees and Trade Loans (Refinance/ Discounting).**
- Controlled collaterals requested for each transaction (e.g. current value of the material stocked, existence of other kind of collateral) at the beginning and during the lifetime of each transaction.
- Excellence in enhancement of current systems and preparation of Business Requirement Documents (BRD).

EDUCATION

- 2017
PG Diploma in Banking from **Manipal University, Bangalore, Karnataka**
- 2016
M.Com. in Accounting from **Punjab University, Punjab**
- 2013
B.Com. (Hons.) in Accounting from **Punjab University, Punjab**

ACHIEVEMENTS

- Part of ICICI Bank winning the 'Best Retail Bank in India' Award at the Asian Banker Awards 2018.

CERTIFICATIONS

- Certificate in Foreign Exchange Operations
- Certificate in International Trade and Finance
- Certificate in Anti Money Laundering and KYC
- Pursuing IIBA certification

ORGANIZATIONAL PROJECTS

- Beginner's Guide-Swift Message Types-MT and MX ISO 20022
- Business Analysis "A to Z" Masterclass

- Assisting in the development of internal applications – Optimus, Newgen, Mysis
- Contributing to the successful Pan India roll-out of applications
- Developing business requirements documents for various applications
- Assisting in the development of customer request prefilled forms



Apr'2021-
Present

Trade Counsellor / Senior Manager
IDFC FirstBank Ltd., Mumbai, Maharashtra
Growth Path:

Trade Desk Manager as Manager (2021-2023) → Trade Desk Manager as Senior Manager (2023-2024) → Trade Counsellor as Senior Manager (2024-Present)

Key Result Areas:

- Spearheading revenue generation initiatives in Trade and Finance.
- Conducting regular customer visits to bolster retention rates.
- Managing and optimizing existing TFX relationships.
- Implementing strategies to mitigate overdue regulatory pendencies.
- Conducting thorough Trade Due Diligence as the primary defense measure.
- Establishing trade desks in branches in alignment with bank standards.
- Preparing registers, reports, and Excel sheets to streamline operations.
- Providing comprehensive training to deputy branch managers and stakeholders on systems and trade products.
- Influencing customers to leverage the trade portal for all payment transactions.
- Facilitating the transition of customers to Optimus and Mobile Banking for inward remittance settlements.
- Spearheading MIS management for the Mumbai region, encompassing reporting duties.
- Working as the initial line of defense for AML/TBML compliance.
- Orchestrating the onboarding of customers onto digital platforms and ensuring prompt regulatory document submission.
- Assisting in the enhancement of current systems and preparing Business Requirement Documents (BRD).
- Conducting thorough User Acceptance Testing (UAT) for internal systems.
- Successfully reducing overdue regulatory pendencies within the Mumbai region.
- Providing exemplary client support and resolution to queries.
- Managing a diverse array of products including account remittances, LC issuance, BG issuance, import/export bill processing, and merchanting trade transactions.
- Offering guidance to clients on reporting via FIRMS Portal for capital account transactions.
- Managing sales of inland and cross-border Trade Finance products and services; strategizing and expanding the Trade Finance business (top-line and revenue).
- Directing and controlling the activities of the Trade Team with the objective of maximizing profit contribution by increasing wallet share from existing customers in Trade Services as well as achieving revenue and volume targets assigned to the team.
- Ensuring that efficient and high-quality services are provided to customers within the agreed compliance and regulatory norms (RBI, FEMA, AML guidelines, and KYC norms).
- Communicating product information and insights to the Trade Finance Product Team to help grow Trade Finance offerings in line with the market, internal, and regulatory guidelines.

Oct'2017 –
Apr'2021

Deputy Manager II
ICICI Bank Ltd., Mumbai, Maharashtra
Growth Path:

Trade Desk Manager as Deputy Manager (2017-2021) → Trade Desk Manager as Deputy Manager II (2021-2021)

Key Result Areas:

- Led end-to-end trade operations management encompassing MIS & Reporting, as well as managed Trading Operations on the E-Markets Online Platform.
- Championed operational excellence to meet and exceed client expectations while strictly adhering to standard operating procedures.
- Vigilantly monitored exchange risk and intra-day losses of members to proactively address adverse price movements.
- Provided guidance to branch spokes in executing transactions and addressed their inquiries related to documentation.
- Spearheaded the development and testing of new functional/ process requirements for User Acceptance Testing (UAT).
- Effectively resolved client queries via email and phone, pertaining to clearing & settlement, delivery procedures, and trading software & margins.
- Managed the settlement of inward remittances, processed outward remittances, issued bank guarantees and LCs, as well as managed capital account and export financing transactions.
- Diligently mitigated compliance issues related to shipping bills, bill of entries, and capital account transactions.
- Facilitated the transition of customers from offline to online transactions via the Trade Portal, and provided personalized instruction on trade and transaction processes during customer meetings.

PERSONAL DETAILS



Address : C-04, Mint Officers Quarters, P Balu Marg, Prabhadevi, Mumbai-400025, Maharashtra

Date of Birth : 26th July 1992

Languages Known : English and Hindi