



Arun Karthik

Banker

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Summary

Experienced finance professional with expertise in trade finance, remittance, accounts and general banking operations. Skilled in handling inward/outward remittances, processing cheques, and reconciling accounts. Proficient in compliance guidelines and reporting to management and regulators. Strong interpersonal skills and ability to coordinate with customers, banks and vendors. Seeking a challenging Accounts and Finance role to leverage my skills and experience to contribute to the growth of an organization.

Experience

Bank of Baroda, Dubai *Sep 2013 - Present*

- **General Banking Operations & Customer Service Executive** *Sep-13 to Oct-16*
 - Conducted customer onboarding and KYC-related queries for local and NRI accounts in compliance with regulations.
 - Processed inward and outward cheques (clearing operations) and salary transfers under WPS - Wage Protection System.
 - Conducted Enhanced Customer Due Diligence (ECDD) procedures and reconciled Nostro and other internal accounts for accurate and timely reporting.
 - Submitted reports to management and regulators periodically, ensuring compliance and accuracy.
- **Accounts/Staff Department Executive** *Nov-16 to Oct-19*
 - Processed payroll and maintained accurate records of attendance and leaves for staff members.
 - Negotiated with vendors and landlords to purchase inventories and premises rentals, resulting in cost savings.
 - Conducted vetting and processing of contracts, ensuring accuracy and compliance with regulations.
 - Remitted payments to vendors, AMC's, and premises, ensuring timely and accurate processing.
 - Maintained records of VAT entries and reconciled payments, ensuring compliance with regulations.
 - Managed record maintenance for staff and vendor-related matters.
- **Trade Finance Operations Executive** *Nov-19 to present*
 - Advised clients on credit and trade products to enhance customer satisfaction and boost sales.
 - Coordinated with Relationship Managers and management to obtain approvals and referrals for transactions, ensuring timely and seamless processing.
 - Scrutinized trade documents under letter of credit as per UCP 600 and ICC international rules, ensuring compliance with regulations and minimizing errors.
 - Processed various areas of Trade finance, including Letter of Credit issuance, Import and Export documents handling under LC, and collection in line with compliance guidelines.
 - Conducted follow-ups with banks and customers regarding trade transaction settlements.
 - Executed Swift operations and foreign currency cheques.
 - Collaborated with treasury to book forward contracts and cross-currency conversion transactions, generating cost savings and improving customer satisfaction.
 - Processed both trade and non-trade based inward and outward remittances.
 - Processed overdraft accounts and bank guarantees, ensuring regulatory compliance.
 - Generated periodic reports for management and regulators, ensuring compliance and accuracy.

Education



MBA, Bharthiar University
2011 - 2013



MCom, PSG College of Arts and Science
2010 - 2012



BCom, PSG College of Arts and Science
2007 - 2010

Skills

Banking skills:

- Trade finance
- Letter of Credit handling
- Remittances processing
- Overdraft accounts management
- Bank guarantee processing
- Swift operations
- Foreign currency handling
- Treasury coordination
- Risk management
- Compliance

Accounting skills:

- Reconciliation
- VAT entries
- Payroll processing
- Contract vetting
- Purchase negotiation
- Payment processing
- Reporting
- Due diligence

Soft skills:

- Communication
- Customer service
- Time management
- Attention to detail
- Problem-solving
- Teamwork
- Adaptability
- Multitasking
- Analytical thinking
- Organization

Certifications



Certificate in trade Finance



JAIIB



CAIIB



GST Course, ICMA (ongoing)