

RAJ NAIR

Flat No. 208, Binghatti Gardens DSO, Dubai, United Arab Emirates

Mobile # +971 50 2194175 Email: rajnair1968@gmail.com

**Over 20 years’ experience in International Trade Finance, Commodity Trading Operations, Banking, Documentation & Shipping. Proven track record in setting up and managing Trade Finance & Import-Export operations successfully. Result orientated and effective team player, adaptable to multi-cultural environment. Strong acumen in Business Cycle, Commercial Terms, Shipping & Logistics, Letters of Credit, UCP 600, ISBP, Guarantees, URC 522 and INCOTERMS & Terminologies.**

**Educational Qualifications:**

* **MBA** (International Business) from ICFAI, India
* Post Graduate Diploma in Export/Import Management (**PGDEM)** – Management Studies Promotion Institute, Delhi, India. - Secured Fellowship (FMSPI) & Achievement Certificate from the above Institute awarded to toppers every academic year.
* **B.Com**. – University of Calicut, Kerala, India

**Other Courses/Workshop attended:**

* Attended Trade Finance Conferences conducted by ICC –UAE Chapter, GTR,
* Trade Credit Insurance Seminars conducted by AIG & Euler Hermes, Dubai, UAE, Atradius, Dubai
* Attendee ICC-RBC Connect– MENA
* LC Masterclass Seminar 2012 & 2011 conducted by Garry Collyer, Technical Adviser to ICC Banking Commission.
* Attended Seminar on ISBP FOR UCP 600 conducted jointly by Dubai Chamber of Commerce & ICC Member Vincent Obrien in November 2010
* Attended Seminar on UCP 600 conducted by Standard Chartered Bank, Dubai with Garry Collyer – ICC Adviser.
* Attended Workshop on UCP 500 & e-UCP by Mr. Gary Collyer –Advisor to ICC, Paris. In 2001 Sponsored by ABN Amro Bank, Dubai, United Arab Emirates
* Attended Workshop on HARMONISED COMMODITY CODING SYSTEM OF BRUSSELS, (HSC CODE), jointly conducted by Dubai Ports & Customs with Dubai Chamber of Commerce and Industry, Dubai, United Arab Emirates

**Experience – Total 28 Years (22 Years in UAE & 7 Years in India):**

**Riverdale Commodities SA** – Genva based company, having operations in Switzerland, Ivory Coast, UAE and India engaged in trading and distribution of Dry Bulk, Oil & Gas, Biofuel and Sustainable Energy products.

**Head of Trade Finance & Operations May 2022 Present**

**Area of work:**

Managing trade finance and operations in coordination with the trade desk for Dry Bulk, Oil, and Biofuel. This involves overseeing and optimizing the financial aspects of international trade deals, ensuring that financing is available for execution of Trade. This involves utilizing various trade finance instruments such as letters of credit (LCs), bank guarantees, and export credit insurance. Overall execution of various trades across different desks in Geneva, Dubai, and Delhi. Collaboration with the trade desk to work closely with traders to understand their specific needs and requirements related to trade finance. This involves coordinating financing arrangements for each transaction. Maintaining records of trade finance transactions, monitoring performance, building, and maintaining relationships with financial institutions, trading partners, and other stakeholders involved in trade finance such as banks, insurers, and logistics providers. Addressing any issues or disputes that may arise during the trade finance process, including discrepancies in documentation, payment delays, or disputes between parties. Overall, the role involves a combination of operational expertise, industry knowledge, and strong coordination and communication skills to ensure the smooth flow of trade finance operations in the Dry Bulk, Oil, and Biofuel sectors.

**SPT Middle East LLC** - Established in UAE for more than two decades engaged in trading and distribution of Petrochemical, Virgin Polymer, and other Chemical products. Catering UAE and GCC market for the last 25 years with a few exclusive agencies for PET and PVC product distribution in the region.

**Trad Operations Manager Mar 2021 April 2022**

**Area of work:**

Trade Finance functions, trade operations from order booking till execution in the Indenting, Local Trading and Cross Trade vertical for PVC, PET, Engineering Plastics, and other Chemical Products. Closely associated with customers in UAE and GCC in executing orders in timely manner. Also involved in expansion of company’s ambition to enter and explore Middle East and African market. Lead role in ensuring supplier and customer satisfaction for sustainable business relationship.

**YNI Global Shared Service LLP – Global Shares Service arm of GP GLOBAL,** - Engaged in Oil & Petroleum Products Trading, Storage Terminals, Refining & Manufacturing, Bunkering, Aviation fuel, Shipping & Logistics, Commodities trading in Agriculture, Minerals, Coal & Steel.

**Lead - Trade Finance May 2019 Dec 2020**

**Area of work:**

Trade Finance Team building and management as per business requirements, Structuring transaction for Trade finance approval with foreign banks, Negotiating pricing with various banks, vetting trading contracts for commercial terms, back to back LCs for various verticals of products, negotiating and discounting documents with banks in most cost effective manner, assisting Treasury for cash flow management, CMA coal book management, interacting with oil majors for arranging various payments, Supervision of Bunkering and Aviation fuel payment, for cross trade and import export operations.

**CYRUS Group of Companies – Ajman, UAE,** - Down-stream petrochemical products manufacturing, fuel oil trading, soft commodity trading company

**Trade Finance Operations Manager March 2014 March 2019**

**Area of work**

* Banking relationship, Structuring Credit Facilities with banks, Trade finance operations, structured

commodity financing administration including Credit Insured Trading, Import/Export documentation management, Credit Control/KYC, Bitumen trading operations, Cross Trade documentation. Actively involved in coordinating with trading desk (agro, metal, mineral and bitumen) for identifying pricing, costing, contract execution, financial approval, and reporting cash flow of trading operation. Managing the team for documentation and data management in “FOXPRO” for transaction reporting.

**STEMCOR MESA DMCC** – A Large Multinational Steel & Commodity Trading Company based in London having global presence.

**Banking Operations Manager Sept 2007 Mar 2014**

**Area of work:**

* Managing banking relationship and credit lines of $180m with local/international banks.
* Negotiating and structuring facility and transaction proposal with banks for approval.
* Reporting Trade Cash flow to London Headquarters.
* Evolving export LC requirements including supervision for preparation of LC drafts and communicating these to customers in line with contractual/back-to-back LC requirements.
* Coordinating with Trading Department for smooth execution of sales contracts
* Vetting Contracts and export LC and seeking necessary amendments from customers to make LC workable.
* Supervising preparation, submission & clean negotiation of document, discounting, and realization of payment under export documents - LCs, D/A, D/P, Credit Insured, Open term, and other modus of payment
* Liaise with Banks on a day-to-day basis for negotiation of letters of credit and settlement of export documents for negotiating/confirmation/discounting and assignment of sales proceeds.
* Advising & coordinating with Central Treasury in London for FX cover requirements of the region
* Ensuring compliance and regulatory requirements of banks & groups in the region.

**Jupiter Metal Trading LLC** - Metal trading company in the Middle East engaged in trading & indenting of Non-Ferrous, Ferrous, Primary & Secondary Metals.

**Logistics, Shipping & Sales Supervisor Nov 2005 Sept 2007**

**Area of work**:

- Contracting, Sales Administrative operations

- Shipping & Logistic supervision for local & third port operations

- Documentation and Trade related banking operations.

- Client service, Vendor co-ordination and overall import/export operational administration

**Viva International LLC**, A Multinational Textile Trading/Manufacturing Company based in Dubai having associate and branch offices all over the world.

# Commercial Manager - Foreign Trade Operations May 1997 Oct 2005

**Area of work:**

* + Supervision of opening and amendments of Documentary Credits. (Approximately 500 Import Letters of Credits and 1300 Import documents are handled annually
  + Handling Documents under LC, Collection (D/A & D.P), Open Account & Local Purchase Financing.
  + Complete documentation (establishment and settlement) for Trust Receipts, Short Term Loans, Bank Guarantee, Shipping Guarantees.
  + Preparation and negotiation of export documents
  + Co-ordination with suppliers, shipping companies, clearing agents, insurance companies, banks and correspondence related to all these matters.
  + Preparation of Banking facility, shipment schedules, other financial and import data and reporting to the management.
  + Attending all matters related to import/export. Shipping, insurance, surveys, claims, etc.

**Technofab Engineering Ltd., Bombay, India** – Engineering and Merchant Exporters based at Delhi, having branch office in Bombay and other major cities in India & abroad.

# Commercial Executive Feb 1995 Apr 1997

**Area of work:**

* + Pre-shipment and Post-shipment documentation for import & export
  + Documentations and presentation of Export Proceeds Certificate to RBI
  + Liaison with ECGC, EPC, Ports, Customs, Shipping Companies, CHA for expediting shipment movements
  + Arranging pre-inspection of export cargo with designated authorities
  + Co-ordination with overseas and other offices for timely dispatch and delivery of cargo.

Worked in the capacity of **Export Assistant/ Import Assistant** for Five years (October 1990 January1995) with manufacturing and exporting companies in India, attached to Senior Executives.

**Personal Details:**

Nationality : Indian

### Marital Status : Married

Languages known : English & Indian Languages: Hindi, Malayalam, Telugu, Tamil

**Reference: Professional reference from Trade Finance Professionals in Intl. banks can be provided upon request.**