

Abdul Gafoor Thange, CDCS

Al Qusais, Dubai,

United Arab Emirates (UAE)

① Mobile: 00971559284882 (UAE)
0091- 9820407871(India)

E-mail: abdul_thange@yahoo.co.in
abdul2429@gmail.com



Career Overview

- Endowed with a passion to win as evinced through over 11 years of exemplary expertise encompassing Trade Finance Operations, Trade Sales, Transaction & Corporate Banking, FI coverage, Business Development, Client Relationship Management, Analytics and Finance.
- Hands-on experience in trade finance transactions, liaising with the branch teams and with support from the Head of Trade Finance, structuring transactions, developing and negotiating term sheets to execution; preparing annual business development plans, and translating business development plans into real business for the Bank.
- Identify and translate market opportunities into new trade services product programs, or enhancements to existing products, in order to generate a sustainable revenue stream.
- Contribute to the delivery of financial results both in respect of revenue and volume of business.
- Establish and implement competitive pricing policies and tariff structure to maximize product profitability.
- Plan new product launches to ensure that new products meet planned revenue and volume targets and develop strategies and tactics to gain market share and grow assets through new product initiatives and marketing of the products to the existing and new client.
- Manage day to day senior client contact and handling of client issues with proactive follow up with the respective teams.
- Manage New Product Approval process and ad hoc projects as the department looks to broaden its portfolio of product offerings under Trade Finance and Supply chain finance.
- Proactively ensure all compliance and risk guidelines are satisfied in transactions and the portfolio, manage risk through the documentation process and continually monitor projects to minimize and mitigate risk
- Improve overall relations with client base providing clients with one to one support tailored to their specific business requirements, thus facilitating improved feedback on client reviews and surveys
- Acquiring and maintaining a high level of competence and awareness in global trade related matters from international standards and AML perspective
- Ensure that the internal guideline norms are adhered to is in accordance with Banks guidelines, utilizing circulars or other internal including statutory guidelines.
- Prolific thinker, able to handle a large cross-functional team towards organization's assigned target always keeps abreast of the advancements in Banking domain.
- An advanced user of Microsoft Office Applications like Word, Excel, and PowerPoint. Possess strong interpersonal, communication, analytical, presentation, mentoring and leadership skills.

Educational Qualification

- Master of Management Studies (MMS) from Mumbai University (specialized subject- Finance) in the year 2009 with First Class.
- Bachelor of Science (Statistics), Mumbai University in the year 2006 with First Class.

Professional Qualification

- Certified Documentary Credit Specialist (CDCS) certified.

Experience :

Current Employer : **State Bank of India, DIFC Branch, Dubai**
(Jan 2015 till date)



Department : Trade Finance- Corporate and Wholesale Banking Division
Position : Corporate Banking/ Business Development Manager/ Product Manager/Client Relationship/ Assistant Manager

Responsibilities/Products Handled:

- Adroit in trade finance operations involving mainly SWIFT message handling (In & Out), Import LC issuance, BG & SBLC issuance, Import document & Export document handling, Collection document handling and all other trade finance product/service delivery related operations
- Profound knowledge of Trade Finance related products viz. Letter of Credits (LC), Bank Guarantees (BG), Standby Letter of Credit (SBLC), Risk Participation, BA Funding, Trade Loan Syndication, Buyer's Credit, Supplier's Credit etc.
- Evaluate and ensure that the Trade processes are accurate, complete, and compliant.
- Marketing of complete array of trade finance and supply chain finance products including but not limited to invoice discounting, risk participation, Swift Trade Loan.
- Develop and manage secondary trade asset book (risk sharing of portfolio) with Banks in the region and globally.
- Reaching out to the exporters/importers to develop export LC business.
- Relationship building with Banks/FI locally and across the region.
- Creating value and developing strategies to increase the trade portfolio by regularly analyzing the data of LC's, Bank Guarantee and other business available at global level with SBI.
- Participation in the trade events in UAE (ICC Trade Event, UAE India Summit)
- Facilitated the agreement with an ECA/MLA (ICIEC, ADB, IFC) for undertaking LC transactions with Insurance Coverage for high risk countries.
- Scrutinizing of trade documents in line with our SOP's and in line the local and international guidelines of OFAC, FATF and other regulatory bodies.
- Ensuring compliance at all time with the laid down sanctions and AML and TBML policies and procedures of the branch.
- Preparation of visit reports on weekly basis and reporting the same on the salesforce/CRM.
- Hands on experience in applications like Fusion, Finacle, Bancslink, WorldCheck, Amlock, CRM Salesforce, Accuity, Flexcube, Banker Almanac and FNR.

Previous Employer : **UAE Exchange LLC,**
Dubai (Mar 2014 till Dec 2014)



Department : Operations (Remittance/Swift Dept)
Position : Documentation Officer/Remittance Officer

Responsibilities/Products Handled:

- Handling inward and outward remittances.
- Checking AML and all other compliance issues
- Checking of Trade documents and making the remittance for the same.
- Maintaining a 5S complaint environment for all the necessary documents.
- Working in Sync with Marketing and Business Excellence Team.

Previous Employer : HDFC Bank Ltd (Sep 2011 till Feb 2014)
Department : Documentary Services
(Wholesale Banking Division-- Trade finance)
Position : Assistant Manager



Responsibilities/Products Handled:

Import:

- Scrutinizing of documents for Advance Remittances and Direct Remittances.
- Checking documents received on collection basis from overseas bank, which includes bill of lading, airway bill, invoices, quality cert and other related documents
- Outward Remittances thru our correspondent bank to overseas party.
- Managing customer's query and resolving the same within TAT.
- Buyers Credit which is gaining much popularity in the trade business.

Export

- Dispatch of documents to the overseas party of customer after scrutinizing and processing it at our end.
- Lodging the documents for regularization received from the customer.
- Filing and keeping a proper record of each and every document.
- Handling customs related documents and shipping documents effectively.

Previous Employer : TCS E-Serve Ltd (Nov 2009 till Sep 2011)
Department : International Trade Team
Position : Processing Associate



CONSULTANCY SERVICES

Responsibilities/Products Handled

- Issuance of Letter of Credit, checking the application of the customer and preparing the terms and conditions as per the sales contract.
- Advising of Export Letter of credit
- Handling Bank Guarantees Issuance and Amendments

Personal Details

Date of Birth : 29th October 1985.
Nationality : Indian.
Language Known : English, Hindi and Marathi
Passport No. : T6749556
Marital Status : Married