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(CITF | CDTS | MLETR | NISM CERTIFIED CREDIT UNDERWRITER)
FEMA & TRADE FINANCE CONSULTANT (CITF, CDTS, MLTER) | AI PRAGMATIST & NUANCIST
| INTERNATIONAL (BFS) TRAINER & SPEAKER)

Qualifications

- M.B.A, Faculty of Management Studies
- B. Sc. Chem, University of Delhi
- Project Finance – 2011 – IFMR, Chennai
- Certificate Program on Advanced Treasury and Foreign Exchange Risk Management - BSE Institute Ltd
- Certificate Course Digital Marketing and Applied Analytics, IIT, Mumbai
- Fintech Global – Regtech Certification
- Certificate in Digital Trade Strategy (CDTS), ICCAcademy
- Certified International Trade Finance Specialist (CITFS), ICCAcademy

Organisations Worked for

- ICICI Bank
- Span Diagnostics

Current Engagements, Retainers, Associations

- NU University
- Mthree, UK
- Kaplan ME, Dubai
- Princeton Academy
- Consultant – NIIT Ltd
- Registered Speaker at FIEO Seminar
- Registered Trainer – BSE Institute
- Retainer – Shipping Aggregator Company

Location: Surat, Gujarat years

Total Experience – 25+

General Banking, Commercial Banking, Trade Finance

Trade Finance and Digitization, Banking, Digital Banking, the Advent of Metaverse, Blockchain, and their practical applications.

Key Highlights

- A versatile professional with over two decades of experience in the banking industry, she has transitioned from a successful career in banking to become a Trainer and Consultant.
- She specialized in Trade Finance, Trade-tech, and Structured Products Advisory, managing portfolios for large corporate, multinational companies, and SMEs.
- Her expertise spans various roles, including Branch Operations Manager, Account Manager, Regional Head of Sales, and Trade Finance Product Management Team member.
- Currently, working as an Independent Consultant and Trainer, collaborating with several institutes to conduct webinars and sessions for industries and banks. Her areas of focus include Trade Finance and Digitization, Banking, Digital Banking, the Advent of Metaverse, Blockchain, and their practical applications.

Current Engagements, Retainers, Associations

NU University, May 2025

- Content Creation for New Entrant in Banking (Credit, Trade Finance, KYC)
- Training New Entrant in Banking – Trade Finance & Basics of Treasury

Mthree, UK March 2025

- Conducting Training on Financial Module Business Analysis and Project Management with Banking Services cohort for UK

Kaplan ME, Dubai – April 2023 – Present

- Conducting training (Basics of Treasury, Commercial Banking, Trade Finance) for the Wholesale Banking team of various banks in collaboration with the Emirates Institute for Banking and Financial Studies (EBIFS), Dubai.

Princeton Academy – May 2022 – Present (ICICI, Indusind, HSBC)



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- Delivering training sessions and creating content for bankers and industry participants on various topics, such as EDPMS/IDPMS guidelines, Rupee Mechanism, Import Export Documentation, Audit and Risk perspective in Trade Finance, Documentary Credit Operations, and FEMA regulations.
- Have conducted webinar/seminar for various Large and Mid corporates and Banks Conducted Sessions of FEMA and Trade Finance for
 - HSBC Bank
 - Indusind Bank (Capital / Current Account)
 - Cargil (FEMA)
 - Conducted open House for Various Industry Participants (Ajanta Pharma, Société General, Datamatics etc)

Consultant – NIIT Ltd – May 2021 – Present (Kotak Bank, Yes Bank, IDFC, Pinelabs etc.)

- Creating Content and Conducting Session for senior management & Frontline Staff of leading bank and Fintech (Kotak Bank, Yes Bank, IDFC, Pinelabs etc.)
- Conducting sessions for senior management and frontline staff of leading banks and fintech companies on Digital Banking, Technology in Wholesale Banking, Digitization in Trade Finance, the introduction of Metaverse in Banking, and the Fintech Ecosystem.
- Assisting in the creation of a Trade Finance course for a prominent bank.
- Creating content on Metaverse, Artificial Intelligence, Machine Learning, Cloud, and Blockchain for a fintech company.
- Sales Skills / Elevator Pitch – Wealth Management

Registered Speaker at FIEO Seminar –by invitation for various topics on International Trade

Registered Trainer – BSE Institute Ltd – October 2021 – February 2022

- Conducting training sessions on Credit Management and Legal Aspects of Banking, Fintech (Neobank, Blockchain, Open Banking, and Digital Banking), Trade Finance, and FEMA.

Speaker at Auro University – September – 2021 by invitation – Disrupting Finance Through Technology

Trade Finance Consultant - April 2021 – Present

- FEMA and RBI related Guidelines
- Resolution and liaisoning with Regulatory agencies and Banks for the Trade Finance/ Banking related queries on behalf of my clients
- Export and Domestic factoring
- Foreign Direct Investment / Overseas Direct Investment Regulatory norms
- Digitisation in Trade Finance
- Working Capital Requirement
- Export Documentation
- EDPMS/IDPMS related resolution

Onboard independent retainer to:

- Cybersecurity e-comm. Aggregator
- MSME Tyre retarding company
- Recycle Textile Company
- Healthcare Company
- Solar Manufacturing Unit
- Agri Exporter
- Gujarat Government funded – Exim software startup

Retainer – Shipping Aggregator Company – April 2021 – July2021



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- Exploring opportunities in integrating their platform with digital solutions for EXIM
- Digitisation process designing for seamless transaction
- Scoping of options to integrate their portal with their clients & banks / Fintechs

Career as an Employee

ICICI BANK

ICICI Bank Product Manager BKC, Mumbai, 01/2020 to 01/2021

- API-fication for the various exports transaction
- Closed a Strategic partnership with one of the shipping aggregators for
 - Digitisation of EXIM process.
 - Domestic payment for CHAs through API
- Worked on e-bill of lading conceptual and work around training for branches
- Closely involved in preparing and implementing exceptional digitisation scenario handling processes during COVID19
- Introduced a modified digital product offering (paperless exports) after regulatory approvals and signed on Large business group for the product Instrumental in developing Virtual Inward remittance product for exporters, which would enable auto –reconciliation through H2H (Host-to Host) facility

ICICI Bank Regional Head Sales - Central Gujarat, 02/2019 to 12/2019

- Lead a team of 11 Account Managers, allocating clients, scoping and closing deals and securing revenue
- Engaged C-level clients to on-board the through a consultative approach for their working capital needs
- Closed the deal for CMS offering for an electricity generation company
- Onboarded clients in pharma and chemicals for the Exports product
- Increased bank line business to 10 % (non-recourse)
- Monitored sales targets and implemented business plans by translating business requirements into customer requirements
- Driving new age banking products to new and existing customers

ICICI Bank Branch Manager, South Gujarat, 04/2018 to 02/2019

- Effectively working with Credit, Treasury, Product, Compliance, Operations and Legal to deliver the best possible business solutions
- Conversant with RBI regulations and guidelines
- On-boarded clients on alternative technology platforms for Trade and Digital Banking, as well as advocating for new initiatives in Blockchain and AI based platforms
- Consistent revenue generation in the form of transaction fee, NII and alternate fees, ensuring from assets and liabilities as per agreed budgets/targets
- Provide strong mentorship, training and direction to staff.

ICICI Bank Account Manager – Chief Manager, Surat, 02/2011 to 03/2018

- Managed the relationships of large and mid-size corporates
- Handled working capital portfolio worth INR 1100 crores
- Successful in new client tax payments business of Rs. 4 crores monthly
- Pivotal in shifting a corporate client and a dairy co-operative's CMS business to ICICI Bank
- Stellar role in handholding a leading Corporate transaction to ensure availability of low cost funds for the client and 50% increase in branch revenue
- Instrumental in on boarding a Liability account client, leading 20% increase in current account balances for the branch.



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ICICI Bank Branch Manager, Operations, Surat, 09/2007 to 02/2011

Span Diagnostics Ltd (Now Arkray Group)- Surat - Corporate Communications Manager,
06/2001 to 09/2007