



GOVIND KISHOR

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SUMMARY

Seasoned Finance Management Professional with proven expertise in Trade Finance Operations, Foreign Exchange and Credit Management. Adept at structuring trade finance deals, mitigating risks, and ensuring compliance with regulatory requirements. Skilled in collaborating with cross-functional teams, financial institutions, and clients to optimize trade processes and drive business growth. Possesses in-depth knowledge of trade finance instruments, including letters of credit, documentary collections, and trade finance regulations. Demonstrates a strategic mindset in tailoring innovative solutions to meet the unique needs of clients, while maintaining a strong focus on risk management and profitability.

SKILLS

- Global Trade Finance Operations
- Letters of Credit (LCs) and Documentary Collections
- Trade Loans and Supply Chain Financing
- Risk Management and Compliance
- Financial Analysis and Reporting
- Client Relationship Management
- Cross-functional Collaboration
- Team Leadership and Development
- International Banking Regulations
- Negotiation and Communication

EXPERIENCE

Credit Risk Manager / BANK OF INDIA - Pune

04/2024 - Current

- Proficient in assessing credit risk, conducting thorough credit analyses, and monitoring credit exposures to ensure compliance with internal policies and regulatory requirements.
- Expertise in Credit Monitoring, Staff accountability Examination and Credit Fraud Examination.
- Post sanction review and EWS Alert monitoring of Credit portfolio.
- Skilled in interpreting financial statements, credit reports, and other relevant data to evaluate the creditworthiness of clients and counterparties.
- Proven ability to identify potential risks and recommend appropriate risk mitigation strategies to safeguard the organization's assets.
- Strong analytical and problem-solving skills, coupled with effective communication abilities to liaise with stakeholders and senior management.

Assistant Manager / Bank of India - Panjim

09/2019 - 03/2024

- Focused and achievement-oriented professional with 4+ years of experience in managing trade finance operations within international banking environments.
- Proven expertise in facilitating global trade transactions, letters of credit, documentary collections, and trade finance products.
- Expertise in Foreign exchange Operations and Regulatory Compliance.
- Skilled in risk assessment, compliance, and ensuring seamless execution of financial transactions.
- Strong analytical skills combined with a deep understanding of trade regulations and financial instruments.
- Adept at building and maintaining relationships with clients, suppliers, and stakeholders to drive business growth and achieve financial objectives.

- Diligent and Detail-Oriented Banking Professional with a focus on operational excellence
- Proficient in executing a wide range of banking operations to ensure smooth and efficient financial transactions
- Key responsibilities include: 1
- Customer Service 2
- Transactional Processing 3.Documentation and Record Keeping 4.Compliance and Risk Management 5.Team Collaboration 6.Problem Resolution 7
- Technology Utilization 8.Continuous Improvement As a Banking Assistant in Operations, committed to maintaining the highest standards of service, accuracy, and compliance, contributing to the overall success of the banking institution.

EDUCATION AND TRAINING

B.Tech/B.E.(Electronics/Telecommunication)
Cochin University of Science And Technology

06/2017

PERSONAL INFORMATION

- Total Experience: 5 Years 01 Months
- Date of Birth: 04/14/95
- Gender: Male
- Marital Status: Married

CERTIFICATIONS

- JAIIB
- CAIIB
- Certificate in Foreign Exchange Operations by IIBF
- Certificate in International Trade Finance by IIBF
- Certificate in Foreign Exchange Facilities for Individuals by IIBF
- Certificate in AML & KYC by IIBF

LANGUAGES

Malayalam: First Language

English: C1
Advanced (C1)

Hindi: B1
Intermediate (B1)

German: A1
Beginner