

# MINU ARUN ARAKKAL

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*Visionary Professional targeting a challenging role as a Trade Finance Manager & Business Analyst in the Information Technology/Financial Services sector, leveraging years of experience in Retail Banking, Banking Operations, Sales, Client Relationship Management, Demat service, Assets Desk Manager, and Trade Desk Manager.*

## PROFILE SUMMARY

- Offering nearly 8 years of proficiency in Retail Banking, Banking Operations, Sales, Client Relationship Management, Demat service, Assets Desk Manager, and Trade Desk Manager within the financial services sector.
- Actively supervising a team of eight Trade Desk Officers in seventeen branches to optimize trade transactions and ensure regulatory adherence.
- Proficient in Requirement Elicitation, Requirement Analysis, Documentation, Requirement Prioritization, Effective Communication, Negotiation, User Stories, and Stakeholder Analysis.
- Skilled in directing and controlling the activities of the Trade Team with the objective of maximizing profit contribution by increasing wallet share from existing customers in Trade Services as well as achieving revenue and volume targets assigned to the team
- Effectively oversaw and recorded clients' banking requirements to enhance financial stability and growth, minimizing potential risks.
- Proficient in utilizing Unified Modelling Language, Business Process Model and Notation for effective Client Feedback Management and Analysis with expertise in Core Banking Solutions such as Finacle, Finnone, CRM.10, Neo Trade System, IGRS, DRA, Omniflow, EDPMS, SMSA/SFMS.
- Attained a significant enhancement in trade finance performance by implementing strategic planning and execution techniques.
- Extensive knowledge in Leads Generation, Leads Prioritization, Value Proposition, Deal Structuring, Proposal Finalization, and Compliance

## CORE COMPETENCIES

 Trade Operations Management	 Risk & Compliance Management	 Strategic Planning and Stakeholder Engagement
 Performance Analysis and Reporting	 Business Process Model	 Cross Functional Collaboration
 Requirement Gathering & Analysis	 Process Efficiency & Cross-Selling	 Client Relationship Management

## WORK EXPERIENCE

ICICI Bank Ltd., Pune | Jul 2016 – Present

Growth Path:

Privilege Banker & Demat Desk Officer, Deputy Manager - Grade-1 | Jul 2016 – May 2019

Home Loan Expert- Deputy Manager Grade-2 | Jun 2019 – Aug 2020

Trade Desk Officer-Manager Grade-1 | Sep 2020 – Oct 2023

Trade Service Manager-Manager Grade-1 | Nov 2023 – Current

**Key Result Areas: Trade Service Manager-Manager Grade-1**

- Team Leadership:** Leading and motivating a team of 8 trade desk officers across four trade hubs, overseeing all trade-related transactions in seventeen branches.
- Performance Management:** Establishing clear performance targets for the trade service team, monitor progress, and provide constructive feedback for continuous improvement.
- Resource Management:** Balancing workload and resources effectively, ensuring accuracy and compliance while integrating technology and automation where applicable to enhance efficiency.
- Client Relationship Management:** Meeting diverse client needs, manage client expectations, and proactively resolve any issues that arise, ensuring high levels of client satisfaction.
- Reporting and Analysis:** Preparing and presenting comprehensive reports on trade finance performance, providing insights and recommendations for strategic decision-making.
- Compliance and Risk Management:** Ensuring compliance with regulatory requirements and internal policies, while also identifying and mitigating potential risks associated with trade transactions.
- Process Improvement:** Continuously assessing and optimizing trade desk processes to streamline operations, enhance productivity, and improve overall service delivery.
- Cross-Functional Collaboration:** Collaborating with other departments such as finance, operations, and technology to drive cross-functional initiatives and achieve organizational objectives.

### Trade Desk Officer-Manager Grade-1:

- **Document Handling and Scrutiny:** Managed trade documents with meticulous attention to detail, ensuring compliance with regulatory requirements and internal policies.
- **Audit and Filing:** Conducted audits of trade documents, maintained accurate records, and ensured proper filing for easy retrieval and reference.
- **MIS Reporting:** Generated Management Information System (MIS) reports on trade transactions, providing insights and analysis to support decision-making processes.
- **Query Resolution:** Addressed trade queries promptly and provided effective solutions to ensure smooth transaction processes and client satisfaction.
- **Transaction Handling:** Executed various trade transactions, including Import/Export transactions, Letter of Credit, Bank Guarantee, Foreign Direct Investment (FDI), Outward Direct Investment (ODI), and regularization of Bill of Entry and Export bills.
- **Compliance and Regulatory Adherence:** Stayed updated with processes, circulars, and guidelines issued by regulatory bodies such as the Reserve Bank of India (RBI), ensuring strict adherence to bank policies, regulations, and international trade laws.
- **Risk Management:** Identified and mitigated risks associated with trade transactions, proactively implementing measures to safeguard the interests of the bank and its clients.
- **Client Communication:** Provided swift and accurate advice on trade transactions to clients, ensuring clarity and confidence in the process.
- **Continuous Learning and Development:** Maintained a thorough understanding of trade business processes and regulations, actively seeking opportunities for learning and professional development to enhance expertise in the field.

### Home Loan Expert- Deputy Manager Grade-2:

- **Loan Services Provision:** Offered comprehensive loan services to customers, including loan application processing, evaluation, approval, and disbursal, adhering to established policies and procedures.
- **Customer Query Resolution:** Addressed customer queries related to loans promptly and effectively, providing accurate information and solutions to ensure a positive customer experience.

### Privilege Banker & Demat Desk Officer, Deputy Manager - Grade-1:

- **Achievement of Financial Goals:** Delivered agreed-upon financial goals to individual and commercial clients, including sales targets for banking products such as credit cards, loans, forex, trade and business lending, portfolio management services, structured products, private equity, and insurance (both general and life insurance).
- **Cross-Selling and Product Promotion:** Identified opportunities for cross-selling banking products and services to existing clients, leveraging relationships to promote additional offerings and enhance customer value.
- **System Study and Process Enhancement:** Conducted system studies to analyze sales performance based on various accounting ratios, identifying opportunities for improvement.
- **Customer-Centric Operations Management:** Reviewed customer-centric banking operations, ensuring prompt handling of customer instructions and forwarding them to the relevant departments.
- **Relationship Management:** Cultivated strong relationships with individual and commercial clients, understanding their financial needs and preferences.
- **Compliance Adherence:** Ensured compliance with regulatory requirements and internal policies in all customer interactions and sales activities, maintaining integrity and transparency in financial transactions.

### Software Tester | SPECTRUM Softtech Solutions Pvt. Ltd., Kochi | Oct 2014 – Jan 2015

- Skilled in performing all types of testing like Manual Testing, SDLC, Black Box, Test Plans, Test Strategy, Test Case Design, Bug Report, Website testing

## EDUCATION

- **PG Diploma in Banking**, ICICI Manipal University – Bangalore, 2016
- **M.E., Communication Systems Engineering**, Anna University - Tamil Nadu, 2014
- **B.Tech., Electronics and Communication Engineering**, Karunya University - Tamil Nadu, 2012

## CERTIFICATIONS

- IRDA • NISM • PGDB

## PERSONAL DETAILS

- **Date of Birth:** 23rd April 1991
- **Languages:** English, Malayalam, Hindi & Tamil
- **Address:** Quarter E-53, NCL Colony, Dr. Homibhaba Road, Pune-411008, Maharashtra