

K P Ganesh

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OBJECTIVE

Banking, NISM certified professional with 16 years retail, corporate banking and financial advisory experience seeking to obtain a challenging role in the banking domain

SUMMARY

- ✘ Currently working as public relations manager for Adamya Chetana, a not for profit organization involved in mid day meal programme serving 72000 school children across 337 schools in Bengaluru.
- ✘ 8 years experience in a MNC banking firm in both retail and corporate banking domain. Close to 9 years experience as secondary market analyst and financial advisor.
- ✘ Hands-on experience and in depth understanding of various banking process as well as implementation of financial projects
- ✘ Ability to transact and negotiate clearly with customers across banking and financial service industry ensuring better business practice.
- ✘ Good appreciation of the global banking and financial market, policies and regulations.
- ✘ Effective problem solving capability and analytical skills possessing good people management skills
- ✘ Attention to details, control-focused approach, possessing excellent communication skills with ability to communicate professionally with clients and colleagues on complex financial issues.
- ✘ Ability to multitask, prioritize, review data and complete the work adhering to strict turn-around times
- ✘ Competency in organizing and conducting outdoor workshops aimed at enhancing basic life skills
- ✘ Self motivated individual with capability to work as an individual creating new initiatives and delivering performance on time whilst being a team player

AREAS OF EXPERTISE

- Banking operations • Retail Lending • Retail Payments and Settlements
 - RTGS • ATM • Credit card Payments • Administration
- Financial Research and Analysis • Portfolio Management
 - Training and Presentation • Public relations

PROFESSIONAL EXPERIENCE

HDFC SECURITIES LTD, BANGALORE

AUGUST 2014- JUNE 2015

RELATIONSHIP MANAGER – EQUITIES AND DERIVATIVES

- Portfolio Management of HNI clients enabling wealth creation using various investment products.
- Achieved activating close to 200 inactive clients with an average portfolio corpus worth Rs.50crore
- Achieved mutual fund sales worth Rs.30lakhs in various open and close ended schemes till date
- Actively involved in cross selling various banking and investment products and lead generation on case to case basis
- Ensuring utmost priority to risk and compliance issues adhering to securities and market norms

INDEPENDENT SECONDARY MARKET ANALYST

JUNE 2007 – JULY 2014

- Pursued freelance secondary market analysis and consultancy in equity, currency and commodity market trading/investing and portfolio management.
- Enabled creating portfolio worth Rs.6lakhs to group of friends based on personal market research and analysis
- Proficient in technical analysis using Elliot Wave theory for predicting market movement.

HONKONG AND SHANGHAI BANKING CORP (HSBC), INDIA Jun 1999 – May 2007

OFFICER – BANKING OPERATIONS

Retail payments – Domestic and international

- Processing of international and domestic payments (remittances) via SWIFT
- Compilation of remittance data (R>Returns) for submission to Reserve Bank of India on quarterly and monthly basis as per FEMA regulation.
- Investigation of suspense entries as a check to mitigate issues related to erroneous and/or fraudulent transactions before submission to concerned authorities.
- Liaising with RBI on case-to-case basis with regard to certain remittance transactions. (ECB loans, FDI regulations etc) as prescribed in Foreign Exchange Manual Act (FEMA)
- Reconciliation of NOSTRO and VOSTRO accounts on daily basis.
- Processing of transactions through Electronic Clearing System (ECS), Real Time Gross Settlement (RTGS) and Electronic Fund Transfer (EFT) system.

Retail lending

- Managed disbursements of auto, home and personal loans.
- Responsibility included coordinating with direct selling agents (DSA) with regard to loan documentations
- Maintaining regular MIS of loans disbursed for efficient reporting and complaint redressal.
- Initiating regular discussions with bank sales team and third party agents in an endeavor to speed up process without compromising on laid down procedures.

ATM/Cash management system

- Processing cash payments and other requests received via ATM's
- Dealing with bank approved agencies with regard to ATM functionalities.
- Reporting of work flow progress/safety concerns to senior bank authorities on regular basis
- Processing cash payment request to small, medium and large corporate entities, who had availed for the door delivery payment system.
- Initiating regular discussions between bank authorities and cash management agencies with regard to safety measures, audit and suggestions for bettering process flow.

Credit Card merchant payments

- Processing of merchant payments, EDC settlements and cross-selling card products
- Dealing with approved banking channels with regard to EDC installation, payments etc.
- Issuing payment certificates to merchants for audit purpose.

Internal Account reconciliation

- Reconciliation of Inter Bank accounts held with Reserve Bank of India (RBI) and other banks concerned.
- Reconciliation of in house accounts and reporting the status on monthly and quarterly basis to head office.
- Cross verification of R>Returns submitted to RBI on quarterly and monthly as part of bank audit process.

Administration

- Liaising with Government authorities with regard to maintenance of Bank property/s and machinery.
- Maintenance of records and documents related to bank inventory, leased properties etc.
- Liaising with various departments for their logistics requirement.
- Supervising vendor management – Appointing vendors after due diligence for required banking services and initiating requisite payments for service provided.

STATE BANK OF INDIA, MUTUAL FUND

Jun 1998 – May 1999

CUSTOMER RELATIONSHIP OFFICER

- Financial advisor for investment in various mutual fund schemes after risk profiling.
- Handling various mutual fund requests across schemes, back end processing and MIS maintenance.

PROFESSIONAL ACHIEVEMENTS

- Initiated process changes in inward SWIFT payments leading to straight through processing (STP) ensuring limited manual intervention aiding cost reduction to the branch by 15%
- Awarded best employee during in payments and settlement services for my initiative to take on bulk processing of payments during Jet Airways, TCS and Biocon IPO's to which HSBC Securities and Capital Markets was lead manager.

ACADEMIC QUALIFICATION

Bachelor of Science (B.Sc) from St. Joseph's College, Bengaluru affiliated to Bangalore University – 1998.

ACHIEVEMENTS IN COLLEGE

- Represented Karnataka and Goa directorate as Navy Best Cadet at All India Republic Day Camp – 1996-97
- Holder of NCC 'B' and 'C' certificates.

ADDITIONAL QUALIFICATIONS

- NISM certified Equity Derivatives professional
- Pursuing NISM certifications in Securities and Debt market module

ENTREPRENEURIAL EXPERIENCE

Co-partner of adventure firm Backpackers since 2007. Experienced in organizing and leading high-altitude treks, treks in Western Ghats along authorized routes, conducting rock climbing classes and holding adventure camps for people across age groups

COMPUTER SKILLS

Proficient in usage of Microsoft Office tools – Word, Excel, PowerPoint

LANGUAGES

English, Hindi, Kannada, Tamil