# Saikiran Balegar

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**PROFILE**

*An international banking and finance professional with over 7 years of experience in financial support services, cash management, client servicing, retail, sales and business development. Worked proactively and independently; in a multi-cultural team environment.*

**EDUCATION AND QUALIFICATIONS**

* MSc, International Banking & Finance, London Metropolitan Business School, UK, Sep ’08 – Oct ’09
* B.Com (Hons) in Finance, Sri Sathya Sai Institute of Higher Learning, June ’00 – Aug ’03

**WORK EXPERIENCE**

**Qi Group**, Business Development, May 2012 – May 2014

Developed business lines diversified into telecommunications, personal & home care, lifestyle & leisure, luxury & collectibles, and education. Grew with this constantly evolving group; expanded organically into various new segments through strategic investments around the world.

Maintaining strong relationships with key contacts and developing new business by identifying market trends, leveraging my technical and industry-specific knowledge to develop strategic business development plans and B2C sales strategies; networking, business prospecting; conducting client presentations and negotiations.

**HSBC Bank Plc**, Cambridgeshire, United Kingdom – May 2010 till January 2012

*Retail Banking Officer*

* Commendation for championing new to bank HSBC business account introductions
* Several positive customer commendations for efficient, friendly service and out of the box solutions
* Generated and maintained a customer-focused environment, in line with the branch plan
* Reviewed and monitored internal procedures and practices to ensure compliance with HSBC group and regulatory requirements; ensured systems and anti-money laundering processes meet the standards of regulatory environment
* Spearheaded 15 individual solutions a day, exceeding the required 7-a-day target
* Motivated 5 customers a day to transfer at least £1,000.00 into their savings account
* Introduced 10 customer a day to HSBC business banking
* Marketed HSBC’s retirement and pension schemes to 3 customers a day
* Recommended 7 customers a day for individual reviews and financial health checks of their accounts
* Trained colleagues on HSBC processes, revenue generation and internal software applications
* Guided the cashiering team towards efficiency, accuracy, timeliness and professionalism of response to customers
* Ensured daily bank control function checklist were actioned; adhere to Service Level Agreements and attempt to exceed SLA commitments to provide excellent client satisfaction
* Facilitated account upgrades for existing commercial and premier customers
* Ensure adherence of data protection of HSBC internal and external clients’ vital information
* Calculated quotes on personal and business loans, home/car/contents insurance and pension/retirement plans
* Examined identification and address verification documents for account opening procedures
* Authorized cash withdrawals and arranged deposits, compiled and handled cheque issue and collections
* Scheduled safe checks and oversaw accurate currency denominations held and daily ATM checks
* Engineered the service status of the branch’s Self Service equipment
* Investigated fraud/errors/irregular transactions and took appropriate actions to resolve
* Audited and managed financial and non-financial risks to promote HSBC’s balanced risk culture

**National Health Services**, London, United Kingdom – July 2009 till April 2010

*Practice Administrator*

* Led integrated finance and accounting function, inventory/budget control, office management
* Negotiated with and regularly reviewed health service suppliers to ensure efficient price procurement; maintained contractual agreements files for locum doctors
* Mediated lease and legal issues from solicitors regarding patient treatments
* Coordinated with and supported the Managing Director regarding the day to day operations of NHS, including organizing management, doctors and staff meetings
* Budgeted payments to locum agencies; Collaborated sales ledgers and invoicing
* Assessed aged debtors reports and tracked late payments; Drafted medical records for legal proceedings; Produced systemised expense claim forms for locum and permanent doctors

**Deutsche Bank**, Bangalore – February 2008 till September 2008

*Process Analyst*

* Settled 40 DRVP and XXCY trades per day (delivery vs. payment and cross currency respectively)
* Reconciled trades for priority clients, securitized products and trades failing over 25 days
* Processed at least 5 depot realignments a day, Euroclear alleges, agent bank fees and payments
* Ensured stock and cash instructions matched with the client’s instructions.
* Pursued clients in case of buy trades, for receipt of shares and in case of sell trades, for receipt of cash, including pre-matched stock and cash instructions for high net worth clients of the bank
* Mediated with custodians, settlement agents, intermediate brokers and fund accounting houses to reconcile transactions and settlements
* Interacted with stock lenders to cover short positions and with customers for trade and settlement queries

**HSBC Global Service Centre,** Bangalore – January 2005 till February 2008

*Customer Service Associate*

* Recipient of several awards including (i) QCERP (Quality Customer Experience Rewards Program); (ii) 2 consecutive quarterly Managing for Growth (MFG) awards (iii) 3 consecutive Sales Icon titles for exceeding quarterly sales targets; (iv)Customer Satisfaction certificates; (v) Nil Errors award
* Resolved emergency customer issues such as stolen/lost cards for the UK-based clients
* Provided cards-based credit facilities and reissued/replaced lost/stolen/damaged bank cards
* Identified suspicious transactions and generated suspicious activity reports (SAR) for anti-ML department
* Facilitated funds transfer services within the UK and globally, intra/inter bank and arranged foreign currency delivery

**SKILLS AND TRAINING**

* Software - Euclid, Webmax, Crest, Smartstream, Mint, MS Office, Computron
* Knowledge and understanding of relevant risk / compliance / audit standards including relevant provisions of Financial Services Act (FSA) and Consumer Credit Act (CCA)
* Anti-money laundering, operational risk, credit risk, fraud detection and management recovery, risk awareness management, disaster recovery, cash management, data protection, customer satisfaction CSAT training

**VOLUNTARY SERVICE, INTERESTS**

* Sathya Sai Community Service, Bangalore 2000 to 2007
* The Bangalore community project with Ngee Ann Polytechnic, Singapore, February 2007
* Sri Sathya Sai Education programme in Harrow, London, United Kingdom, 2008 to 2010
* Cambridgeshire Community Service, United Kingdom, 2010 to 2012
* Volunteer at Bangalore Revival Centre
* Travel enthusiast and a fitness conscious

**PERSONAL DETAILS**

Date of Birth 12th June 1982

Marital Status Single

Fathers Name Mr. P K Balegar

Languages known English, Hindi, Kannada, Gujarati

Personal Strength Hard working, quick learner and love to accept challenges to come through at any hour of time.

References Will be submitted on demand

**(SAIKIRAN BALEGAR)**