

Ramaswamy Easwaran

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PROFESSIONAL SUMMARY

Seasoned Banker 18 years of rich and insightful experience in Banking, gaining extensive expertise in Corporate Banking, Transaction Banking (Payments & Cash Management, Trade & Supply Chain) Business Development, Product Management, Operations, ORM, Implementation, People Management, and Client Solution & Delivery Channels

Strengths & Personality:

I would describe myself as an outgoing & highly motivated person with good communication skills. I love challenges in life and very much open to new experiences.

Career Aspirations & Preferences:

I would like to work in the capacities where I can utilize my experience to lead and drive business growth in Emerging and /or Developed Markets or in domain expertise or management consultancy functions

EMPLOYMENT HISTORY

Sep. 2017 – Present

Mumbai, Maharashtra

Banking & Financial Services Consultant, Self Employed

Providing consultancy services in the areas of banking and financial services covering:

- Advisory services for fintech companies for their new products developments with particular focus on payments, lending, trade finance
- Short term project management assignments
- Operational Efficiency services
- Training for general banking products

Apr. 2015 – Aug. 2017

Mumbai, Maharashtra

Vice President & Head - Electronic Banking - TBG, IndusInd Bank Ltd.

As head of the Electronic Banking portfolio was responsible for the below:

- Complete ownership of the Banks Corporate Electronic Banking including mobile banking for managing the transaction banking products - Cash Management, Payments, Trade Finance & Supply Chain
- Manage & lead product launches - sales documentations, implementations etc.
- Lead and Manage a professional team of product managers to achieve the Bank's objective of pursuing digitization
- Partnership with external agencies - NPCI for new products like IMPS, UPI, P2P, P2A, P2M BHIM etc. Fintech companies like PayTM, Fino, for Pre-paid instruments & wallets, Business Correspondents, Ripple for Blockchain technologies, and drive the new initiatives like Treds platform
- Project Management: End to end business project management from business requirements till go live - Key Achievement: Roll out of the Cash & Trade product in the Bank's electronic banking platform
- Liaison with Regulators to ensure compliance
- Audit & ORM activities

Aug. 2005 – Apr. 2015

Mumbai, Maharashtra

Vice President, The Hongkong & Shanghai Banking Corporation Limited

1. Business Management - Global Trade & Receivables Finance (Aug'12 to Apr'15)

- Driving the strategic initiatives for the business, performance monitoring (budget vs plans), budgeting, management presentations, MI & analytics
- Assist in product development and project management

2. Product, Projects & Analytics (Factoring, Receivables Financing & Supply Chain)

- Lead a team of business analysts to develop strategic reviews, MI, Management Reports, Budgeting, Portfolio Analysis, Statutory & Compliance Reporting, Presentations to Management, Manage Regional reporting and requirements
- Build and develop products, handle projects for the business, helping business structuring

solutions, operational efficiency & controls and business audits

Key Achievements: Successful roll out and implementation of the Receivables Finance business system

3. Product Management - Payments & Delivery Channels - Payments & Cash Management business

- Lead the product management role for the payments (paper & electronic) as corporate delivery channels, Handle RFPs and present solutions to clients as per their requirements
- Market research and roll out new products to stay ahead of competition
- Entire Project Management - from Business Requirements till live. Activities include sales pitch, documentations, implementation guide, operational guides, legal agreements, compliance approvals, sign off etc.
- Expertise in SWIFT, MaCUG, and working in ERPs with file formats iDOC, XML etc. and end to end corporate to banking platforms

Select Achievements:

- Global Platinum Awards for Best Managed Receivables Finance project in 2011
- Part of the deal team of the largest Cash Management mandate in 2006
- Promoted from Deputy Vice President to Vice President

Jul. 2004 – Jul. 2005

Mumbai, Maharashtra

Deputy Manager, BNP Paribas

Electronic Payments & Delivery Channels & Treasury

- Handle the electronic payments and delivery channels for the Bank from a Corporate & Treasury perspective
- Implementation of RTGS for the Bank
- Established Centralized HUB for Liquidity Management for effective funds & cash management for the Treasury
- Liaising with RBI for effective implementation and ensure all regulatory requirements are adhered and also processes and controls including establishing periodic audits and operational guidelines

Dec. 1999 – Jul. 2004

Mumbai, Maharashtra

Manager - Cash Management Services, ABN Amro Bank N.V.

Centralized Operations and Implementation team for Cash Management Services:

Collection Services handling cheque processing, electronic collections and reconciliations and ensure zero error processing

Payments operations - both paper and electronic

Capital Market Operations - Managing IPO desk, Dividend & Interest Warrants

Attend consortium meeting and engage with brokerage firms for applications maximization

Other activities

Assist sales team for client implementation processes and set ups

Part of the development team for new systems and conduct UATs, project reports

Recon, MIs and analytics

EDUCATION

Oct. 2019

Data Science Level 1: Data Science

- IBM - Mumbai, Maharashtra

Oct. 2019

Change Management - Guiding Principles & Practices: Change Management

- Alison - Mumbai, Maharashtra

Sep. 2019

Blockchain Essentials: Blockchain Technology, Fundamentals & Use Case Studies

- IBM - Mumbai, Maharashtra

- Alison - Mumbai, Maharashtra

Sep. 2013

JAIIB: Banking

- Indian Institute of Banking & Finance - Mumbai, Maharashtra

Dec. 1998

CMA: Cost & Management Accounting, Economics, Taxation,

- Institute of Cost & Management Accountants of India - Kolkata, West Bengal

Aug. 1996

Bachelor of Commerce (Hons): Accountancy, Economics, Statistics, Business Management, Law, Tax

- University of Calcutta - Kolkata, West Bengal

Aug. 1993

Higher Secondary (XII): Accountancy, Economics, Statistics Law

- West Bengal Board of Higher Secondary Education - Kolkata, West Bengal

Aug. 1991

Secondary: School

- West Bengal Board of Secondary Education - Kolkata, West Bengal

LANGUAGESEnglish *Fluent*Hindi *Fluent*Malayalam *Conversational*Tamil *Conversational*Sanskrit *Proficient***SKILLS**Soft Skills - MS Office, Project Management *Experienced*
ToolsOperational Efficiency & Controls, Audits & *Experienced*
Risk ManagementStructure Solutions, Client Engagements, *Experienced*Project Management *Experienced*Product Management *Expert***HOBBIES**Sporting Activities - Football, Cricket, Badminton
Proficient in playing Mridangam - a Carnatic Percussion Instrument