

# 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

Sep. 2019	<b>Diploma in Strategic Management: Corporate Strategic Management Principles</b> <ul style="list-style-type: none"> <li>Alison - Mumbai, Maharashtra</li> </ul>
Sep. 2013	<b>JAIIB: Banking</b> <ul style="list-style-type: none"> <li>Indian Institute of Banking &amp; Finance - Mumbai, Maharashtra</li> </ul>
Dec. 1998	<b>CMA: Cost &amp; Management Accounting, Economics, Taxation,</b> <ul style="list-style-type: none"> <li>Institute of Cost &amp; Managements Accountants of India - Kolkata, West Bengal</li> </ul>
Aug. 1996	<b>Bachelor of Commerce (Hons): Accountancy, Economics, Statistics, Business Management, Law, Tax</b> <ul style="list-style-type: none"> <li>University of Calcutta - Kolkata, West Bengal</li> </ul>
Aug. 1993	<b>Higher Secondary (XII): Accountancy, Economics, Statistics Law</b> <ul style="list-style-type: none"> <li>West Bengal Board of Higher Secondary Education - Kolkata, West Bengal</li> </ul>
Aug. 1991	<b>Secondary: School</b> <ul style="list-style-type: none"> <li>West Bengal Board of Secondary Education - Kolkata, West Bengal</li> </ul>

LANGUAGES	
English	Fluent
Hindi	Fluent
Malayalam	Conversational
Tamil	Conversational
Sanskrit	Proficient

SKILLS	
Soft Skills - MS Office, Project Management Tools	Experienced
Operational Efficiency & Controls, Audits & Risk Management	Experienced
Structure Solutions, Client Engagements,	Experienced
Project Management	Experienced
Product Management	Expert

HOBBIES	
Sporting Activities - Football, Cricket, Badminton	
Proficient in playing Mridangam - a Carnatic Percussion Instrument	