



## PERSONAL PROFILE

Versatile & multi-tasking professional targeting senior leadership assignments in **Treasury Operations | Treasury Compliance** to deliver quality work in a reputed organization for mutual growth.

## CORE COMPETENCIES

- Strategic Planning & Implementation
- Treasury Operations
- Financial Planning & Analysis
- Foreign Exchange Management
- Liquidity Risk
- Cash Flow Management
- MIS Reporting & Documentation
- Interest Rate Risk
- Advisory Roles in Committees (RCOM, ALCO)
- Money Market Operation
- Fund Management
- Market Research
- Customer Relationship Management

## EDUCATION

- Certified Treasury Professionals (CTP)
- Financial Risk Manager (FRM) Part -1
- MBA (Marketing) from Delhi Institute of Advanced Studies, New Delhi, 2010
- B.Tech. (Computer Science) from HMR Institute of Technology & Management, Delhi, 2008

## CERTIFICATIONS

- Certified Associate of Indian Institute of Bankers (CAIIB)
- Junior Associate of India Institute of Bankers (JAIIB)
- Cisco Certified Networking Associate (CCNA)
- Certificate course in Foreign Exchange
- Anti-Money Laundering and Know Your Customer
- Prevention of Cyber-Crimes and Fraud Management
- Certificate course in Information Technology Security
- NISM currency derivative certification module

## PROFILE SUMMARY

- **Dynamic, Dedicated & Strategy Architect**, offering 14 years of rich experience with expertise in **day-to-day Treasury function, Cash Flow, Forex, Compliance, and Banking Relationship**, overcoming complex business challenges and making high stake financial decisions using experience-backed judgment & work ethics.
- Key skills in **executing structural cost saving techniques** to achieve substantial reduction in expenses and work within the budget and formulating cost effective solutions for enhancing business operations.
- **Growth Facilitator** with a proven track record in **spearheading treasury functions with respect to reporting of foreign currency** outward remittances at lowest, optimal FX margin; evaluating market trend of FX and deciding making forward booking of currency to arrest exchange loss.
- **Established consistent & appropriate business practices**, enhanced controls for credit risks, and built staff/ counter party morale at a time of financial distress; instituted controls, teamwork and liability throughout the entity.
- **Focused on diversified fund performance** which involved assessing portfolio risk & return drivers to ensure optimized outcome on a recurring basis.
- Established and maintained an efficient **MIS system**, enhancing financial procedures and controls, and assisted management in achieving measurable performance improvements through clear requirements definition and transparent reporting.
- **People Manager**: directing productive cross-functional teams using interactive and motivational leadership that spurs people to willingly give 100% effort; gained extensive cross-cultural experience.
- Experience in **steering all aspects of a sophisticated treasury function** coupled with expertise in managing change, implementing and developing major funding programmes.

## WORK EXPERIENCE

### State Bank of India, TFCPC | Team Leader – Lean Processing Cell (LPC) | Since Sep 2024

- Heading LPC team at Trade Finance Central Processing Centre (TFCPC), Andheri, Mumbai and is responsible for achieving the targets and KPIs of the LPC.
- Knowledge of basic accounting and foreign exchange process.
- Positive attitude for handling problems and providing practical solutions.
- To evaluate the performance of each of the staff working in the section on agreed targets, TAT and KPIs.
- To authorize / decline transactions referred for approval.

### State Bank of India, Tokyo | Dealer - Forex and Money Market | Since 2020

- Handling large volumes of foreign exchange (FX) and money market (MM) transactions with efficiency and accuracy.
- Managing interest rate and liquidity risks for SBI Japan's operations while ensuring compliance with both local and international regulations.
- Utilizing derivative instruments to mitigate balance sheet risks and optimize financial stability.
- Coordinating with compliance and risk departments to ensure adherence to risk management protocols and accurate risk reporting.
- Updating the Risk Committee of SBI Japan on various risk parameters and implementing mechanisms to maintain risks within acceptable limits.
- Generating consistent profits from foreign exchange activities through strategic management and operations.

## PERSONAL DETAILS

**Date of Birth:** 08<sup>th</sup> Oct 1985

**Languages Known:** English & Hindi

**Location:** New Delhi

### State Bank of India, Global Markets, Mumbai | Dealer Forex | 2017-2020

- Managed clients' forex positions on the merchant desk.
- Coordinated with branches to ensure complete customer satisfaction and trained branch officials in forex operations.
- Traded in the USD / INR spot interbank market.
- Regularly participated in bids from various private corporations and PSUs over recorded lines and on the Bloomberg platform.
- Analyzed factors impacting the volatility of currency pairs and applied findings to develop currency strategies.

### State Bank of Bikaner and Jaipur, Mumbai & Jaipur

#### Dealer - Forex (2015-2017) & Deputy Manager (2014-15)

- Maintained regular relations with Corporate and assisted related to the market and economy before market opening and during market hours, facilitating their decision-making for trading positions and ensuring favorable rates for trade flow coverage.
- Initiated proprietary trading in the forex cross-currency desk, focusing on strategic trading activities.
- Coordinated operations with corporate and branch officials for forex transactions and executed trades in the major currency pair, USD/INR, EUR/USD, USD/JPY & GBP/USD.
- Worked in the International Banking Department at the Head Office in Jaipur during 2014-2015, contributing to international banking operations and strategies.

### State Bank of Bikaner and Jaipur, Kherli Branch, Rajasthan | Assistant Manager | 2013-2014

- Administered and promoted alternate delivery channels such as Internet Banking (INB), ATMs, and SMS facilities, which reduced the turnaround time (TAT) and enhanced customer convenience.
- Refined the appraisal process for business and personal loans, leading to a reduction in the turnaround time for proposals and contributing to improved business levels at the branch.

### State Bank of Bikaner and Jaipur

#### Assistant Manager (2012-2013) & Probationary Officer (2010-2012)

### Advance Technology Hub, New Delhi | Assistant Marketing Manager | 2010