

## CONTACT

+91-8228914386

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## EDUCATION

- ❖ Post Graduate Diploma in Banking and Finance  
Manipal University,  
Bangalore 2013
- ❖ Bachelor of Science,  
Biotechnology  
Jiwaji University, Gwalior,  
2011

## CORE COMPETENCIES

- ❖ Treasury Operations
- ❖ Liquidity Management
- ❖ ISDA & CSA
- ❖ Fx Derivative
- ❖ Market Analysis
- ❖ Hedging Strategy
- ❖ Risk Management
- ❖ Nostro Reconciliation
- ❖ Regulatory Compliance
- ❖ Analysis of Financials

## CERTIFICATIONS

- ❖ Bourse Training: 2 Week  
at BOI Training Centre,  
CBD Belapur, Mumbai
- ❖ Certified Treasury  
Professional: IIBF
- ❖ LIBOR Transition,  
Progress and Readiness:  
IBA Bloomberg
- ❖ Fixed Income Securities:  
CAB
- ❖ Diploma in International  
Banking and Finance:  
IIBF
- ❖ Diploma in Treasury  
Investment and Risk  
Management: IIBF
- ❖ Certificate in Risk in  
Financial Services Level-  
1: IIBF
- ❖ Certificate in  
International Trade  
Finance: IIBF
- ❖ Certificate Course In  
Foreign Exchange  
Operations: IIBF
- ❖ Certificate in AML and  
KYC: IIBF

## SOFT SKILLS

- ❖ Communicator
- ❖ Problem Solver
- ❖ Negotiator
- ❖ Collaborator
- ❖ Leadership

## PERSONAL DETAILS

Date of Birth: 05<sup>th</sup> of June 1991  
Languages: Hindi & English  
Address: Millenium tower,  
Sanpada, Navi Mumbai, MH  
400705

# Ramesh Raj

## JOB OBJECTIVE

Accomplished Banking and Treasury professional with over 11 years of experience in different roles and **responsibilities**. Expertise in core domain like **risk management, derivatives, financial analysis, trade life cycle and process optimization**. Hands on Settlement of **FX Deals, Derivatives transactions, Fund management and Nostro Management**. Furthermore, having a background of team management including training and directing team members towards achieving assigned goals. In search of a role to leverage deep market knowledge and skills.

## PROFILE SUMMARY

- Currently working as Senior Manager with Bank of Baroda, experience of working at **Treasury Back office operations, Front office and Branch Banking**.
- Back Office Operations: Derivatives and Interbank Settlement and Reconciliation of Derivative products like INR OIS, SOFR USD swaps, CIRS in G7 currencies, Plain vanilla and Exotic options, NDF, Currency Swaps and Futures.
- Handling Quarterly Audits in Derivative and Interbank, Credit Risk mitigation through **MTM transfer** via CSA agreements with various counterparties. Daily **interest settlements** through CCIL. **Credit Risk** capital calculation for Off Balance Sheet Exposure by **CEM, SACCR** method.
- Onboarding of **ISDA** with banks as well as customer after negotiating and drafting derivative documents which, amongst others, include the **ISDA Master Agreements, Credit Support annex** documents and subsequent amendments
- Achieved significant improvements in **operational processes** by implementing **automation solutions**, resulting in a marked increase in efficiency and accuracy in **cash flow management and Minimizing financial and liquidity risk**.
- Covering the USDINR positions in the spot market generated by the Merchant Deals. Analyzing the yield movement in US and India, liquidity situation, Dollar Inr movement and volatility, Corporate flows, Fomc statements, Mpc statements, US data.
- Strong understanding of **macroeconomic factors, geopolitical risks**, and their impact on currency markets to inform **strategic decisions** and guiding the corporate customer about market scenario.
- Optimizing **financial performance and ensuring compliance with regulatory standards of RBI, SEBI, FEDAI, and Government policies**.

## WORK EXPERIENCE

Sep'13 – Present | Sr. Manager | Bank of Baroda, Mumbai, India

### Treasury Back Office:

- Led a team of treasury operations specialists, managing interbank trade settlements, collateral management, and related functions to ensure smooth and efficient operations.
- Collaborated with key departments such as risk management, credit, ALCO, GST, and taxation to ensure accurate accounting for front-office transactions, while maintaining strict adherence to internal policies and procedures along with regulatory bodies policies.
- Stayed up-to-date of regulatory changes, ensuring that treasury product operations remained fully compliant with all relevant banking regulations and governance standards.
- Directed derivative back-office processes, specializing in the settlement of products including IRS, CIRS, NDF, currency futures, LTFX deals, and options. Played a key role in executing ISDA, INR-CSA, and USD-CSA agreements with multiple banking partners, while managing deal valuations and MTM (Mark-to-Market) calculations.
- Enforced rigorous compliance standards for treasury operations, mitigating risk and ensuring the integrity of all financial transactions within the department.

### Treasury Front Office:

- Led Forex Merchant and Derivative Desks, executing FX buy and sell transactions. Offered customized advice on derivative products tailored to individual Corporate needs.
- Provided expert technical support during system implementations and upgrades, ensuring smooth transitions and enhancing processes. Pioneered automation solutions to streamline cash flow management, deal tracking, and reporting, meaningfully boosting operational efficiency.
- Managed day-to-day trade finance and forex operations for major corporate clients, delivering timely market insights, product recommendations, and facilitating import-export remittances, letters of credit (LC), and Pre-Shipment Credit in Foreign Currency (PCFC).

### Branch Head and Branch Operations:(Sep 2013-July 2018)

- Inspired and led a team to achieve business objectives while managing smooth day-to-day branch operations.
- Crafted and executed strategic branch marketing initiatives to expand the customer base, while ensuring strict adherence to relevant laws, regulations, and Bank's policies.
- Addressed and resolved customer complaints professionally, enhancing customer satisfaction and loyalty through prompt resolutions.
- Provided comprehensive reports to regional or corporate offices on branch performance, highlighting financial challenges and identifying growth opportunities to drive continuous improvement.