

K.C. PONNAPPA

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EXECUTIVE SUMMARY

A distinguished executive with an impeccable track record spanning two decades in the Banking Industry. A strategic thinker and result-oriented leader known for driving corporate banking excellence, championing customer-centric initiatives, and orchestrating transformational growth. Has a strong passion for CSR, Sustainability, and Digitization. Seeking to leverage extensive experience and leadership skills to contribute to a Leadership or Board position.

Skills Set

Leadership | Operations Management | Financial Management | Strategic Thinking | Problem Solving | Communication | Client Relationship Management | Solutioning | Digital Transformation | Talent Management

PROFESSIONAL EXPERIENCE

Citicorp Finance (India) Limited Jan 25 – till Date
Independent Director

Swiftnex Fintech Pvt Limited Jan 23 – till date
Co-Founder & COO
Building a company where we are Democratising Wealth Advisory for the masses.

Independent Consultant Dec 22 – till date
Advisor to Organizations - Offering strategic insights across BFSI domain, Operations, Compliance, Customer Engagement including Innovative product development and Company Strategy.
Mentoring Startups in areas of Strategy and Operations.

Australia and New Zealand Banking Group Limited, Mumbai Jan11 – Nov 22

Roles: Chief Operating Officer - India. Sept 18 – Nov 22

- Member of the country leadership team and Executive Committee (EXCO), responsible for Operations and Technology for the Bank's Branch in India.
- Successfully delivered multiple strategic and compliance initiatives, including 24/7 capability for local payment systems and digital signature implementation
- Led the Payment data localization project to ensure compliance with regulatory requirements
- Improved regulatory reporting framework through enhanced controls and automation, automating 80% of manual processes
- Led the New Branch Project, achieving cost savings of ~25% and meeting safety and regulatory standards including Green certification.
- Implemented a revised operating model for efficient handling of increased volumes and higher productivity, facilitating business growth
- Strategically renegotiated contracts and fees, resulting in cost savings of AUD1M.
- Consistently achieved top positions in Customer Satisfaction and advocacy across all teams

Head of Trade & Lending Operations, India

Oct 16 – Sept 18

- Oversaw end-to-end Trade Operations and Institutional Credit and Lending Operations for the Bank in India
- Led teams in streamlining processes, mitigating operational risks, and ensuring compliance with local regulations and group guidelines
- Collaborated with Relationship, Product, Credit, and Risk teams in developing and implementing new products and processes
- Managed Customer facility and Limit management, including statutory and regulatory filings.

Designation: Head of Trade & Supply Chain Operations, India

May15 – Sept 16

Designation: Head of Trade Operations, Mumbai

Jan11 – Apr15

- Established end-to-end Trade Operations for the Mumbai branch, ensuring adherence to RBI regulations and group guidelines
- Implemented system enhancements, including India-specific requirements, into the Core Banking System for Trade and Implementation of Finacle
- Collaborated with Sales and Products teams on bespoke deals and solutions for Large Corporate customers. Won multiple awards for the same.
- Successfully rebuilt the trade operations team in Taiwan, aligning them with group processes and achieving cost savings of AUD 89K per annum
- Implemented the TRO Model successfully. This is a model within Operations to support the sales team for deeper product / customer penetration within the existing customer base

The Hong Kong and Shanghai Banking Corporation, Mumbai

Aug 07 – Jan11

Role: Vice President – Trade Services

- Managed trade operations for HSBC Mumbai, handling mid-office operations and relationship management for key corporate clients
- Ensured smooth transaction flows and provided trade-related solutions to enhance client engagement and business
- Received Six Sigma Green Belt Certification for reducing LC issuance turnaround time, resulting in a 25% reduction
- Led the roll-out of new products and designed bespoke structures for key corporates
- Collaborated with internal teams and customers to deliver trade-related solutions and enhance client engagement

Citigroup Global Services Limited, Chennai

Oct 02 – Aug 07

Role: Manager

- Led the migration of India Trade Operations to create a mirror site in Chennai
- Managed Europe Trade Operations, ensuring accurate processing, customer relationship management, process improvements, and adherence to controls
- Implemented process improvements, ensured compliance with regulations, and optimized productivity resulting in significant savings.
- Successfully migrated trade products from Citibank Turkey to CGSL

Scope International Limited, Chennai

Apr 02 - Oct 02

Role: Associate – U.K. Trade Operations

- Processing of transactions for UK export operations. Responsible for handling LC Confirmation and Advising.
- Actively involved in the Migration of the Operations from UK to Scope.

EDUCATION

MBA, Finance T.A. Pai Management Institute Manipal	2000 -2002
BA Economics Loyola College Chennai	1996- 1999
Principles of Sustainable Finance Erasmus University Rotterdam Online Via Coursera	2023
Career Essentials in Generative AI Microsoft & LinkedIn Online via LinkedIn	2023
Online Proficiency Self-Assessment Test for Independent Directors Indian Institute of Corporate Affairs	2024