Ranjitha R G

SENIOR FOREX OPERATIONS ASSOCIATE

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Globally Certified KYC Specialist with over 9 years of experience at the State Bank of India (SBI), specialising in Foreign Exchange Operations, Forex Transactions, Currency Dealing Support, Exchange Rate Management, International Remittances and SWIFT Operations. Experienced in foreign currency transactions, inward and outward remittances, currency conversion, exchange rate application and high-value international banking transactions.

EXPERIENCE

State Bank of India

Senior Forex Operations Associate

Jan 2022 — Sep 2026

- Inward & Outward International Remittances: Processed and facilitated domestic and international inward and outward remittances, ensuring accurate beneficiary details, payment instructions, transaction processing and timely fund transfers.
- SWIFT Messaging: Handled SWIFT messages relating to international fund transfers, payment confirmations, amendments, cancellations and transaction enquiries, ensuring accuracy and adherence to SWIFT procedures.
- Nostro Account Reconciliation: Performed Nostro account reconciliation by reviewing international transaction entries, matching debit and credit entries, identifying outstanding and unmatched transactions, investigating discrepancies and coordinating timely resolution.
- Foreign Exchange Rate Negotiations: Coordinated foreign exchange rate negotiations with customers and relevant internal teams, facilitated competitive exchange-rate quotations and supported the execution of foreign currency transactions in line with applicable bank guidelines.
- FCNR & Foreign Currency Deposits: Managed FCNR deposit relationships, including account opening, renewals, premature closures, maturity instructions, documentation and customer servicing, supporting a high-value relationship of approximately USD **190 million.**
- KYC & AML Compliance: Conducted customer onboarding, KYC/Re-KYC verification, customer due diligence and AML/CFT screening, ensuring compliance with RBI, FEMA, internal policies and applicable regulatory requirements.

EDUCATION

Masters in International Banking and Finance

Middlesex University Dubai

Sept 2026 — Oct 2027

Teaching English as a Foreign Language (TEFL)

International TEFL Academy

2025 — 2026

Bachelor of Arts – English Language & Literature

University of Kerala

Apr 2012 — Aug 2015

SKILLS

Banking

Business Development · Client Acquisition Onboarding · Business Development & Market Expansion · Relationship Management · Customer Retention Sales Targets · Revenue Generation · International Remittances · SWIFT · Cross-Border Payments · Foreign Exchange · KYC and AML · Corporate Remittance

Software

STATA · Microsoft Excel · Microsoft PowerPoint · Mercury FX Out · Core Banking Software · Nostro Account Reconciliation · FX Out

LANGUAGES

English
Hindi
Malayalam
Tamil
Kannada

State Bank of India

Senior Relationship Manager

Jan 2017 — Jan 2022

- Supported branch business growth exceeding **₹70 billion** in FY 2025–26 through customer acquisition, relationship management and financial product engagement.
- Generated over **₹10 million** in life insurance and mutual fund business through relationship-based product sourcing and customer engagement.
- Contributed to approximately **₹3 million** in personal loan portfolio growth through customer acquisition and relationship management.
- Managed and strengthened relationships with HNI / UNWI and affluent clients by understanding their financial requirements, banking preferences and long-term relationship objectives.
- Built long-term relationships through regular client communication, personalised service delivery, professional negotiations and timely resolution of complex banking requirements.

PROJECTS

Predictive Performance of Stock returns over 5 years by OLS, LASSO and Ridge Modelling STATA

Financial Modelling by using STATA to identify trends, patterns and correlations to analyse datasets. The Stocks for a period of 2020-25 analysed were Shell ADR (SHEL), NEWMONT (NEM), Emirates NBD PJSC (ENBD), Tesla Inc (TSLA), Volkswagen ST (VOWG), MARA Holdings (MARA), Novavax (NVAX), State Bank of India (SBIN), JP Morgan (JPM), Lufthansa (LHAG).

Financial Performance of Emirates NBD Bank during 2023-25

A Comparative Financial Performance and Risk Analysis of Emirates NBD and Selected UAE Banks: Profitability, Income Generation, Capital Adequacy, Balance Sheet Efficiency and Asset-Liability Management over Three Years (2023–2025)

How the Markets of UK/USA affected during Covid-19

The COVID-19 Paradox: A Critical Analysis of Quantitative Easing, Interest Rate Policies, Gold Prices and GBP/USD Exchange Rate Movements in the UK and US, with Recommendations for Investors and Policymakers

CERTIFICATIONS

Globally Certified KYC Specialist (GO-AKS) 2026
Global Association of Certified KYC Specialists

CAIIB & JAIIB 2020
Certified Associate of the Indian Institute of Bankers

Fundamentals of Corporate Finance, Reading Financial Statements, SAP FI/CO, Fundamentals of Accounting 2026
Corporate Finance Institute

AML Fundamentals 2026
World AML Academy

Certified Insurance Facilitator 2017
Insurance Regulatory and Development Authority of India (IRDA)

Association of Mutual funds in India (AMFI) 2017
National Institute of Securities Markets (NISM)

The Basics of Financial Modeling 2026
Financial Modeling Club (FMC)