



Rajeevan P M

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Targeting assignments in, Administration Management, Financial Analysis/ International Business Management/ Operations Management with an organization.

Profile Summary

- Offering over 14 years of experience in Financial Management, Operations Management, and Credit Analysis with international exposure to Business Management and International Finance
- Assisted the team in improvement of financial management and internal controls by creation & follow-up on policies/ procedures to minimize/ control loss of inventory
- Led and managed Mortgage & Banking Operations during work experience in UK; enhanced profitability and mitigated risk for transactions with accurate analysis and new policy implementation
- Expert in operations management, accounting standards, internal financial control, financial analysis/reporting and new set-up design
- Possess knowledge of the concepts such as Market Finance, Corporate Finance, and Financial Engineering
- Gained exposure to financial segments such as investment banking, project finance, cash management, international risk management, hedging position using market tools, mergers & acquisitions, equity capital markets and structured financing
- Hands-on experience of business in international markets, consumer data analysis and stakeholder management

Academic Details

2018	MBA (International Finance) ISC, Paris
2013	MBA (Finance), India
2007	BTEC-HND EDEXCEL, UK

Core Competencies

International Finance Global

Business Operations

Banking / Financial Operations

Business Development

Compliance Management

Process Improvement

International Client Relations

Due Diligence

Risk Analysis & Control

Soft Skills

Communicator Collaborator

Intuitive Innovator Analytical

Motivator



Career Timeline (Last 4 Associations)



Organizational Experience

Financial Advisor @ Emirates NBD (DSA-Innovation) EMIRATES NBD CODE -B2P5

March'22-

Senior Financial Analyst @ ISC Paris, France

Dec'19-Dec21

Operations Manager @ FINCARE BANK

Jan'17-Jan'18

(Jan'18- Jul19) Key Result Areas:

- Managed **operations, & finance**, to enable sound data-driven business decisions and to shape impactful outcomes;
- collaborated with cross-functional teams to drive scalable analysis**, tools and insights
- Maintained operational and financial models to understand the viability of projects, support resource allocation and analyze expected returns

PHH MORTGAGE as Loan Specialist

Aug'15-Dec'16

Highlights:

Mar'14-May'15

Sep'13-Feb'14

- Managed **entire credit approval process**, analyzed applications of credit policy; led the team in operational and financial strategies for products, **identification of key market drivers for business generation** and profitability Conducted periodic credit reviews of existing customers, and **assessment of creditworthiness of potential customers**; formulated monthly dashboards for top management for strategic decision-making
- Provided clients with advice on financial queries; **recommended ways to best utilize money**
- Conducted extensive market reaserch and advised clients on products and available services to drive revenue
- Prepared and presented:**
 - Monthly MIS reports as per group reporting format and timelines
 - Annual budget and quarterly revisions in terms of forecast as per group reporting format and timelines
 - Annual cash flow forecast before the Group Management

PHH Mortgage - US as Mortgage Specialist (HSBC, BOA, Key Bank , Morgan Stanley)

May'12-

Aug'13 Client: Merrill Lynch (U/W)

Highlights:

- Revised every mortgage file for an applicant's work; ensured adherence to history, credit history, and all liabilities and assets contained on a mortgage loan application, along with any other information required for loan approval **Improved systems, policies and procedures on an ongoing basis and ensured proper documentation** and implementation to cope with the objectives of the company
- Augmented the performance of the team through **regular evaluation of performance and timely feedback to ensure continuous improvement**

• Manager @ Sainsbury's and Londis in London

March'2010-'11

Italian TT, Thrissur as Management Trainee - Manager in 2009)

Oct'07-Jan'09

Highlights:

- Tracked and evaluated day-to-day activities; led and established financial status by development and implementation of systems for collection, analysis, verification, and report generation

Personal Details

Date of Birth:	8 th May1983
Languages Known:	English, Hindi, Tamil, Malayalam, and French(beginner)
Address:	Mangalore, Lady hill
Passport Details:	Z3437589, valid till 14 th October 2025
Marital Status:	Married
Driving License:	Indian
Visa Status:	Active VISA In UAE