

Gowthaman Kumar

Financial Analyst

A result – oriented professional with experience of 4+ years proven career in Strategizing and Implementing Business Solutions and Financial Planning Enterprise architecture for business activities. A Financial Professional by chance, a Business Analyst by choice. Started my journey as a Derivatives Specialist & moved on to becoming a Business/ Financial Analyst and helping my stakeholders with Financial Modelling on time. Strong interpersonal and communication skills, adept at collaborating with cross-functional teams to achieve organizational goals.

My personal Philosophy: CX + EX = 10X Growth

Profile Summary

- Learning more about **Market Risk, Liquidity Risk, Credit Risk, Operational Risk, Regulatory and Reputational Risk.**
- Worked on **Forward & Future Pricing, Put Call Parity, Margin Maintenance and Hedging.**
- Gaining more Knowledge on **Linear Regression, Time - Series Analysis, VaR Mapping & Portfolio Construction** by examining the **trends, anomalies**, which includes **financial ratios, liquidity, profitability, and solvency.**
- Ensure **strict adherence to regulatory requirements** set forth by bodies like the **Securities and Exchange Board of India (SEBI) and the Reserve Bank of India (RBI).**
- Collaborate with product development teams **to create and structure financial products tailored to Indian & Global market standards.**

Work History

2024-10 -
2025-03

Business Analyst - EWealth Trading Reconciliation

CIBC, Chennai

- Worked on **Trade Reconciliation process** of matching & comparing **Internal Financial Records with Exchanges, Clearing Houses and Investment Banks.**
- Maintained a **data & downtime tracker** for **Manual Errors, Data discrepancies, High Trade Volume, Delayed Transactions & Settlements & Standardization mismatch between banks and Authority.**
- Gained experience in validating - **Stocks, ETF, Derivatives (Options, Futures, Swaps), Cash Transfer and Foreign Currency Exchange.**

2024-04 -
2024-10

Assoc. Business Analyst - Trading Exchange Code

CIBC / Kumaran Systems, Chennai

- Worked on **Trading Exchange Code Identifier for NYSE and NASDAQ** with **unique identifier** for different assets, Orders and Transaction in **BFS & FIS System on FOBO Validation based on the Canadian Capital Market** rules as per **Business Requirement Document.**



Contact

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Certifications

2024-07

National Certification on
Financial Market - NSE

2024-08

SEBI - Investor Certification
Examination - NISM

2024-09

Foundation on Investment
Banking - Udemy

2023-07

Foundation Level - ISTQB

2024-01

Conformiq - GBT

Software Expertise

RStudio, Microsoft Visio, Excel
(Advanced), MS Office Suite,
SQL, Google sheets, Power BI,
JIRA & Confluence.

- Analyzed various business data sheets to gain insights into **Risk Capacity and Risk Profile** by **calculating business factors** such as **Age, Investment Objectives, and Risk Tolerance**.
- Provided knowledge transfer and functional support to end users on **Online Brokerage (Non - Client), OBR (Client), Express Digital Onboarding, and Digital Client Onboarding** Application Flows.
- Maintained **Test Data Sheets, Defect Tracker, Downtime Tracker, and Reports** in Excel & **JIRA** for future reference.

2023-08 -
2024-04

Data Analyst - Credit Lens

CIBC / Kumaran Systems, Chennai

- I have been involved in the **Financial Statement Analysis for Business Understanding** as part of the **Credit Lens - Moody's Analytics**.
- My responsibilities included analyzing the **Balance Sheet, Income Statement, Statement of Cash Flow, and Statement of Changes in Equity**.
- Additionally, I contributed to the project by creating an **Understanding Document and developing Data Feeds for AI** to automate the observation of these statements.

2020-04 -
2023-07

Derivatives Specialist

HI Mark Capitals, Chennai

- Conducted thorough **Market Research and Analysis** to identify potential trading opportunities **and implemented trading strategies** in various derivatives instruments.
- Executed **trades on behalf of clients, ensuring compliance** with regulatory requirements and internal risk management policies.
- Utilized a variety of data sources, such as **Annual reports, market surveys, and internal databases** to gather relevant data and perform comprehensive market analysis.
- **Successfully managed complex trade execution processes (Combining Trailing, Target and Stop-loss)**, including **trade confirmations, margin requirements, and collateral management** while **maintaining strong liquidity positions within the organization**.
- Received recognition for consistently **achieving trading targets and exceeding client expectations, resulting in increased client satisfaction** and business growth.
- **Developed robust pricing models for various derivative products, ensuring accurate valuations** and well-informed decision making.
- **Trained junior analysts in advanced financial modeling techniques, fostering a supportive learning** environment for professional growth.

Skills

- Technical & Fundamental Analysis 
- Financial Modeling 
- Product Intelligence Market Data Research 
- Project Management & Gap Analysis 
- BRD/SRD/FRD 
- Report Preparation & Presentation 
- Stakeholder Management 

Education

2024-11 -
Current

Post-Graduate - Diploma in Management: Financial Risk Management

IIMV - Visakhapatnam, India

2011-04 -
2015-07

Bachelor of Science: Mechanical Engineering

SKP Engineering College - Tiruvannamalai, India