



Ajay Chandra Pandey

Ex-AGM, State Bank of India | BFSI Trainer | Credit, Risk & Compliance Expert | Author | edX Course Creator

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Professional Summary

Highly accomplished banker and BFSI trainer with 34 years at State Bank of India, including leadership roles in Credit & Risk Management, Compliance, Forex Treasury, and Asset Liability Management. Experienced instructional designer, author, and faculty with expertise in designing, developing, and delivering impactful training programs. Published author 35+ BFSI articles and creator of 4 globally recognized edX MOOCs. Proven ability to train large-scale audiences, build competency frameworks, and implement engaging learning experiences across banks and NBFCs.

Core Competencies

- ✓ BFSI Training & Instructional Design
- ✓ Credit Management
- ✓ Risk Management & Compliance
- ✓ AML & KYC Framework
- ✓ Asset Liability Management
- ✓ Foreign Exchange & Treasury
- ✓ Ethics
- ✓ Curriculum Development (Classroom, Webinars, eLearning)
- ✓ Thought Leadership & Publications

Professional and Training & Skill Development Experience

State Bank of India (1991–2025)

Assistant General Manager & Faculty, State Bank Academy (2018–2025)

- Designed and delivered enterprise-wide risk and compliance capability programs for officers up to Assistant General Manager level.

- Led flagship mass engagement programs (e.g., *SUPER SBI*) impacting thousands of employees nationally.
- Developed competency frameworks, learning architectures, and risk culture initiatives.
- Authored and curated advanced content on Risk Management, ALM, IRR, fraud prevention, operational risk, and compliance governance.
- Advised senior leadership on emerging regulatory and risk trends.

Senior Vice President – Risk Management, SBI Doha, Qatar (2013–2017)

- Headed enterprise risk management for overseas operations, covering credit, market, liquidity, and operational risks.
- Ensured compliance with local regulators and global best practices.
- Strengthened governance, reporting, and stress-testing frameworks.
- Played a key role in aligning overseas risk practices with group-level standards.

AGM / Branch Head: Chandigarh, Delhi, Kolkata (2008–2018)

- Led large, complex branches with profit, compliance, and operational accountability.
- Balanced business growth with credit discipline and risk containment.
- Managed diverse portfolios across retail, MSME, and corporate segments.

Manager – Risk Management (Basel II Implementation) (2006–2008)

- Core team member for Basel II rollout, including risk measurement, reporting, and governance processes.

Manager – Forex & Treasury (2000–2006)

- Managed forex operations, treasury products, and ALM-related activities.
- Gained deep exposure to interest rate risk, liquidity management, and market risk.

CONSULTING & TRAINING ENGAGEMENTS

Delivered advisory and training engagements for:

- PNB • Bank of Maharashtra • Punjab & Sind Bank • Indian Bank • IDBI Bank, Power Finance Corporation
- DFHI • Bank of Bhutan • SBI Nepal • Al Azizi Bank (Afghanistan) • Indian Institute of Corporate Affairs (IICA)

DIGITAL COURSES (edX – Global Reach)

Author & Instructor of 4 MOOCs:

- *Compliance in Financial Institutions*
- *Interest Rate Risk Management*
- *Fraud Detection & Prevention in Banking*
- *Operational Risk Management*

Used by professionals across banks, NBFCs, and financial institutions worldwide.

Publications

- 35+ BFSI articles published in reputed magazines (e.g., The Global Analyst, ICFAI).
- 15+ in-house publications on banking and financial services.
- Recognized thought leader in Risk, Compliance, and Banking Innovation.

Career Highlights

- Senior Vice President (Risk Management), SBI Doha, Qatar (2013–2017)
- AGM & Faculty, State Bank Academy (2018–2025)
- AGM/ Branch Head – Chandigarh, Delhi, Kolkata (2008–2018)
- Manager – Risk Management (Basel II implementation) (2006–2008)
- Forex Treasury (2000–2006)
- Early career in branch banking (1991–2000)

Professional Credentials

- Certified Associate, Indian Institute of Banking and Finance (CAIIB)
- Certified Anti-Money Laundering Specialist (CAMS)
- Certificate in Commercial Credit (Moody's Analytics)
- Certificate in Foreign Exchange (IIBF)
- Certificate in DPDPA 2003

Executive Education

- Advanced training at IIM Bangalore, MDI Gurugram, Qatar Financial Centre, NIBM Pune etc.

Education

Postgraduate