

## Professional Summary

Results-driven banking executive with over 45 years of experience in leadership roles, driving strategic growth, risk management, and operational excellence in the banking sector. Proven track record of successfully managing large teams, implementing core banking solutions, and fostering strong industrial relations.

## Professional Experience

### Executive Director - Banking Operations

Inazuma.co | 2020 - Present

### Managing Director

State Bank of Patiala (Associate of SBI) | 2015 - 2020

#### Key Achievements:

- Successfully led the bank's transformation, resulting in a 30% increase in profitability
- Implemented a robust risk management framework, reducing NPA by 25%

#### Responsibilities:

- Strategic leadership and vision
- Risk management and compliance
- Team management and development

### Deputy Managing Director

State Bank of India | 2010 - 2015

#### Key Achievements:

- Developed and executed a comprehensive retail banking strategy, leading to a 40% increase in customer base
- Chaired the bank's HR committee, introducing innovative talent development programs

#### Responsibilities:

- Retail banking strategy and operations
- Human resources and talent development
- Regulatory affairs and compliance

### General Manager - Corporate Finance

State Bank of India | 2005 - 2010

**Key Achievements:**

- Structured and executed several high-profile corporate finance deals, generating significant revenue
- Established a centralized credit risk management unit, enhancing the bank's risk profile

**Responsibilities:**

- Corporate finance and deal structuring
- Credit risk management
- Team leadership and mentoring

## Probationary Officer

State Bank of India | 1972 - 1975

**Key Achievements:**

- Quickly adapted to the banking environment, demonstrating a strong work ethic and potential for growth
- Successfully completed the probationary period, earning a permanent position

**Responsibilities:**

- Branch operations and customer service
- Basic banking functions and procedures

## Education

**Bachelor of Commerce (B.Com)**

University of Delhi | 1968

## Technical Skills

**Banking and Finance:**

- Banking Operations
- Corporate Finance
- Credit Risk Management
- Retail Banking
- Commercial Banking
- Branch Banking

**Risk Management and Compliance:**

- Risk Management

- Regulatory Affairs
- Banking Law

**Human Resources and Management:**

- Human Resources
- Industrial Relations
- Management
- Senior Professional in Human Resources (SPHR)

**Technology and Systems:**

- Core Banking Implementation