

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