

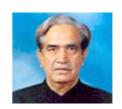
## Speakers' Profile

Chri Nama Namia Masaa	1	Shri Rakesh Sethi	00
Shri Namo Narain Meena	2		63
Dr. C Rangarajan		Shri Achintan Bhattacharya	64
Dr.K.C.Chakrabarty	3	Shri Manish Khera	65
Dr. Subir Gokam	4	Shri Supriyo Sinha	66
Shri. Anand Sinha	5	Shri Alok Kumar Misra	67
Shri Harun Rashid Khan	6	Shri Arun Kaul	68
Shri M. D. Mallya	7	Shri A Krishna Kumar	69
Shri M. V. Nair	8	Shri Shyam Srinivasan	70
Shri Pratip Chaudhuri	9	Shri Abraham Thariyan	71
Shri K R Kamath	10	Shri Rahul Bhagat	72
Shri M.Narendra	11	Shri S N Subramanyan	73
Shri Ajai Kumar	12	Shri Kaushik Banerjee	74
Shri A.P. Hota	13	Shri Ranjit Tinaikar	75
Mr. Lazaro Campos	14	Shri J P Dua	76
Shri Naveen Tahilyani	15	Shri Diwakar Gupta	77
Shri Debendranath Sarangi	16	Shri Nilesh Shah	78
Shri M V Tanksale	17	Shri TT Srinivasaraghavan	79
Shri S S Mundra	18	Dr. Kalpana Sankar	80
Shri. R. K. Bakshi	19	Prof. Bhaskar Ramamurthi	81
•	20	Shri Alok Kshirsagar	82
Shri N. Seshadri		•	
Ms. Archana Bhargava	21	Shri Lakshmi Narayanan	83
Shri Maninder Singh Juneja	22	Shri Bhasker Sen	84
Shri George Alexander Muthoot	23	Shri AP Verma	85
Shri V Shankar	24	Ms. Vijayalakshmi R Iyer	86
Shri Ashvin Parekh	25	Shri V Rama Gopal	87
Shri V. Murali	26	Shri P R Ravi Mohan	88
Shri Jatin Pant	27	Shri Kaizad Bharucha	89
Shri S. Raman	28	Shri Puneet Garkhel	90
Shri S C Sinha	29	Shri Ramsekhar	91
Shri B K Batra	30	Shri Ranvir Singh	92
Shri V Srinivasan	31	Shri Rajender Mohan Malla	93
Shri Madhav Kalyan	32	Shri Sushil Muhnot	94
Ms. Zarin Daruwala	33	Shri R Venkatachalam	95
Shri Santhosh Nayar	34	Shri Debabrata Sarkar	96
Mr. Patrick De Courcy	35	Shri RK Dubey	97
Shri A Subba Rao	36	Dr T T Ram Mohan	98
Shri Sameer Shetty	37	Shri Rajat Madhok	99
Shri Sandeep Das	38	Shri Vijay Hede	100
Shri Vikram Kaushal	39	Shri Akash Lal	101
Shri N G N Puranik	40	Shri B Sambamurthy	102
Shri Tashwinder Singh	41	Shri R Ramachandran	103
Shri Atul Singh	42	Shri A K Bansal	103
Shri Ramnath Balasubramanian	43	Shri Ashwani Kumar	105
Shri T M Bhasin	44	Shri Alok Nigam	106
Shri Sanjay Sharma	45	Shri Sanjeev Kapur	107
Ms.Gowri Thyagarajan Mukherjee	46	Ms Sonu Bhasin	108
Shri. Harpreet Duggal	47	Shri Shankar Kalyana	109
Shri G. Srinivasa Raghavan	48	Shri Raman Thiagarajan	110
Shri H Srikrishnan	49	Ms. Usha Thorat	111
Shri Chandra Gnanasambandam	50	Shri M Balachandran	112
Shri M S Sundara Rajan	51	Shri TV Mohandas Pai	113
Shri S L Bansal	52	Shri V Kannan	114
Shri Rajeev Rishi	53	Dr. Pritam Singh	115
Ms. Usha Ananthasubramanian	54	Prof. H Krishnamurthy	116
Shri Rajiv Sabharwal	55	Shri B.S. Raghavan	117
Shri Abraham Chacko	56	Shri Renny Thomas	118
Shri Mukesh Malik	57	Prof Kittu Reddy	119
Shri M Balakrishnan	58	Shri G Ramaswamy	121
Dr S S Badrinath	59	Shri Govind Krishna Kumar	122
Shri Vipul Agarwal	60	Prof MS Swaminathan	123
Ms. Nupur Mitra	61	Rajesh Bansal	124
Shri B A Prabhakar	62	Najosii Dalisal	124
Olin DAT Tabilakai	UZ		



#### Shri Namo Narain Meena

## Minister of State for Finance Government of India



Namo Narain Meena (born 24 December 1943) is a Minister of State for Finance in Government of India. He was elected to 14th Lok Sabha from Sawai Madhopur constituency in Rajasthan as a candidate of INC party. He served Indian Government as Union Minister of State in Ministry of Environment and Forests from 2004-2009. After winning again on Member of Parliament seat from Sawai Madhopur constituency, defeating Shri. Kirori Singh Baisla, He has been serving Govt. of India as Union Minister of State(EB&I) in Ministry of Finance India.

He basically belongs to Bamanwas village of Sawai Madhopur, a district of Rajasthan State in India. Born and brought up in a rural family, whose main occupation was agriculture. He is a Post Graduate in Geography from University of Udaipur. He served as Additional Director General of Police (ADGP). Resigned in 2003 to join as Member Rajasthan State Human Rights Commission, thereafter quit the post, before contesting & winning elections. He belongs to the Meenas community of the Rajasthan . He received President's Police Medal for distinguished service while serving as SP in several districts of Rajasthan. He was made a minister of State in the Ministry of Finance after 2009 general elections.





#### Dr. C Rangarajan Chairman

#### of Economic Advisory Council to the Prime Minister

Dr. C. Rangarajan is a leading economist of the country who has played a key role both as an academic and a policy maker. He has held several important positions which include Governor of Reserve Bank of India and Governor of Andhra Pradesh.

Prior to this, he was Chairman, Twelfth Finance Commission. The Report of the Commission was well received both by the Centre and the States. It broke new ground in enabling States to achieve fiscal consolidation.

He was Governor of the State of Andhra Pradesh between 1997 and 2002. During this period, he held additional charge of Orissa for nearly two years and Tamil Nadu for six months.

He was Governor, Reserve Bank of India between 1992 and 1997. During this period, he was instrumental in bringing about a number of changes in the credit and financial system, both in terms of induction of new instruments and new institutions.



## Dr.K.C.Chakrabarty Deputy Governor Reserve Bank of India



Dr. K.C.Chakrabarty, a seasoned banker with an accomplished banking career spanning over three decades donned the role of a Central Banker on June 15, 2009 after he assumed charge of the office of Deputy Governor in Reserve Bank of India (RBI). Before taking over the new role as the Deputy Governor, Dr. Chakrabarty graced the seat of Chairman & Managing Director (CMD) of Punjab National Bank for over two years and before that the CMD of Indian Bank for two years. Dr. Chakrabarty was also the Chairman of the Indian Banks' Association (IBA) for a brief period before assuming charge the office of Deputy Governor RBI.

Dr. Chakrabarty had moved progressively through positions and varied challenging responsibilities over these years in various banks like, Bank of Baroda, Indian Bank and Punjab National Bank. He was the Chief Executive looking after United Kingdom Operations of the Bank of Baroda between 2001 and 2004 before being elevated as Executive Director of Punjab National Bank in August 2004. Subsequently, Dr. Chakrabarty assumed the Office of Chairman & Managing Director (CMD) of Indian Bank in June 2005 and Punjab National Bank in June 2007 and led from the front to bring a turnaround in both the banks.

Dr. Chakrabarty's current assignments include guiding and overseeing the areas pertaining to Rural and Urban cooperative banks, Information Technology, Payment and Settlement Systems, Customer services, Human resource and Personnel management at the Reserve Bank of India. He represents India in the Committee of Payment and Settlement Systems (CPSS) constituted by Bank for International Settlements (BIS) as a Member. Dr. Chakrabarty is also the RBI Nominee on the Board of Directors of NABARD and the Chairman of the Institute for Development and Research in Banking Technology (IDRBT).



## Dr. Subir Gokarn Deputy Governor Reserve Bank of India



Dr. Subir Gokarn serves as Deputy Governor of Reserve Bank of India. Dr. Gokarn served as Chief Economist, Centre for Economic Research and Executive Director of CRISIL Ltd. (formerly Credit Rating Information Services of India Ltd.) and CRISIL Research. Dr. Gokarn heads CRISIL's Research and Information business. He is a Member of the Board of Economists set up by India Today and the former Chairman of the Economic Affairs Committee of ASSOCHAM, a national level industry association. He is a Member of various committees set up by the Government of India and the Reserve Bank of India. Prior to joining CRISIL in 2002, Dr. Gokarn was Chief Economist and IFCI Chair in Industrial Development at the National Council of Applied Economic Research (NCAER), New Delhi (2000-02) and Associate Professor at the Indira Gandhi Institute of Development Research (IGIDR), Mumbai (1991-2000). Dr. Gokarn holds M.A and Ph.D.



## Shri. Anand Sinha Deputy Governor Reserve Bank of India



Shri. Anand Sinha has been Deputy Governor of Reserve Bank of India since January 19, 2011. Shri. Sinha served as Executive Director of Reserve Bank of India and looked after Department of Banking Operations and Development, Financial Stability Unit and the Department of Expenditure and Budgetary Control. Shri. Sinha's central banking career has spanned over 34 years. He has been involved with formulation of several major regulatory and supervisory policies for commercial banks. He has also been on several internal committees. He has handled, among others, foreign exchange, deposit insurance and regional office work during his career. As Executive Director, he represented India and the Reserve Bank on several international committees. He was Reserve Bank of India's alternate representative in the Basel Committee on Banking Supervision (BCBS), Bank for International Settlements (BIS), Basel, Switzerland. He represented the Reserve Bank on the Committee on Global Financial Systems (CGFS), BIS since December 2005. He was a member of the CGFS Working Group on Capital Flows to Emerging Market Economies. He represented India on the G20 Working Group on "Enhancing Sound Regulation and Strengthening Transparency" set up in the aftermath of the crisis. Shri. Sinha has been Director of Export Credit Guarantee Corporation of India Limited since February 27, 2006. He served as the Reserve Bank's Nominee director on the boards of Dena Bank, Allahabad Bank, Bank of Baroda, Indian Overseas Bank, Deposit Insurance and Credit Guarantee Corporation and Export Credit and Guarantee Corporation at different phases of his career. Shri. Sinha joined the Reserve Bank in 1976 after his Masters in Physics from the Indian Institute of Technology, Delhi. He holds B.Sc. and CAIIB



#### Speakers' Profile



## Shri Harun Rashid Khan Deputy Governor Reserve Bank of India

Shri. Harun Rashid Khan - deputy governor of the Reserve Bank of India (RBI) monitors the foreign exchange department, payment and settlement systems and external investments and operations. He joined RBI in 1978, after a Masters in political science from Utkal University, Bhubaneswar, and an M.Phil from the School of International Studies, Jawaharlal Nehru University, Delhi.

Shri. Khan was an executive director (ED) at RBI since October 2007. He is credited with evolving the information communication technology-based business correspondent model for financial inclusion. He chaired the RBI internal committee on rural credit and microfinance. Based on the recommendations, RBI had issued guidelines to expand banking outreach through business correspondents.



Shri M. D. Mallya Chairman, IBA & Chairman & Managing Director Bank of Baroda



Shri. M. D. Mallya has been the Chairman and Managing Director of Bank of Baroda since 7 May 2008. Prior to joining the Bank, he was the Chairman & Managing Director of Bank of Maharashtra. He was also the Executive Director of Oriental Bank of Commerce before he took over Bank of Maharashtra as Chairman.

He started his banking career by joining the Corporation Bank in August 1976. In a career spanning over 29 years with Corporation Bank, he acquired rich experience in the field of banking at various positions and assignments.

His tenure as Executive Director of Oriental Bank of Commerce (OBC) for 9 months, was marked by several new initiatives and providing leadership inputs. The merger of erstwhile Global Trust Bank (GTB) with OBC was streamlined under his leadership.

Shri Mallya has wide exposure to management education and has undergone training programmes in leading academic institutes like Indian Institute of Management (IIM), Ahmedabad, National Institute of Bank Management (NIBM), Pune and Boston Consultancy Group (BCG). As part of his strategic assignments in banking industry, Shri Mallya has visited various countries on official assignments to expand global operations.



## Shri M. V. Nair Chairman & Managing Director Union Bank of India



Shri. M.V. Nair took charge of Union Bank of India as the Chairman and Managing Director on 1st April 2006. Shri. Nair successfully introduced a change process called "Project Nav-Nirman" by leveraging technology, changing processes and empowering people, thereby transforming the Bank into a customer Centric marketing organization.

During his tenure as Chairman of the Indian Banks' Association, Shri. Nair worked tirelessly to ensure that banks work out a strategy to facilitate branchless banking in villages. Passionate about financial inclusion, he is relentlessly pushing for increase in the number of business correspondents to penetrate banking services in the hinterland.

He was a member of the sub-group on financial services under the High Level Group on Services Sector constituted by the Planning Commission. He was also a member on the High Powered Committee set up by the RBI .Presently; Shri. Nair is a member on the Management Committee of the Indian Banks Association (IBA) and serves as Chairman or Director on the Boards of many companies and institutions of repute.





## Shri Pratip Chaudhuri Hon. Secretary, IBA & Chairman State Bank of India



SBI people's man Mr. Pratip Chaudhuri, 57 years has taken over country's largest lender State Bank of India's Chairman after working of 37 years in the bank. Mr. Chaudhuri a B.Sc. (Hons), MBA, joined State Bank of India as Probationary Officer in 1974.

Immediately prior to the present assignment, he was posted as Dy Managing Director & Group Executive (International Banking), State Bank of India since April 2009.

Under Chaudhuri, advances given by SBI's overseas offices crossed Rs 1 lakh crore for the first time. He has been instrumental in raising billions of dollars in the global market and colleagues say his astute negotiating skills were on full display to get the best rate for SBI overseas bond offerings.

At initial stage after his joining in bank, in the early part of decade, he had a stint at SBI Mutual Fund, an experience that would help him push capital market products to corporates as well retail customers.

During his illustrious career spanning 37 years in State Bank of India, he held several important positions like Chief General Manager (Foreign Offices) at Corporate Centre, Mumbai, Managing Director, State Bank of Saurashtra, Chief General Manager, Chennai Circle etc



## Shri K R Kamath, Deputy Chairman, IBA & Chairman & Managing Director Punjab National Bank



Shri K.R. Kamath after spending nearly three decades in Corporation Bank, moved to Bank of India as Executive Director, then as CMD of Allahabad Bank in mid-2008 before taking charge of the largest nationalized bank – PNB on October 2009.

He also held the Directorships in Indo Zambia Bank Ltd., ASREC (India) Ltd., BOI Shareholding Ltd. Bank of India (Tanzania) Ltd., Star Union Dai-ichi Life Insurance Co. Ltd. & P.T. Bank Swadesi, Jakarta, Indonesia. He has travelled widely to USA, UK, South Africa, Zambia, Singapore and Hong Kong. He has undergone various training programmes including workshops / seminars at IIM, Ahmedabad, IBA and BTC.

As a vastly experienced banker, Mr. Kamath is enhancing PNB's competitive edge in the market through various initiatives. He undertook reorganization of Circle offices to improve delivery and for better control.

In a short span of 10 months, Mr. Kamath has been successful in changing the public perception about PNB. Resultantly Bank was adjudged the best public sector bank by an independent assessment made by Financial Express. PNB was also declared as the bank offering the highest level of customer satisfaction in Delhi and Chennai by The Hindustan Times-MaRS joint survey.

Mr. Kamath received SCOPE Award for Excellence in Corporate Governance through the hands of the Hon'ble President of India on 10th April, 2010.



## Shri M.Narendra Chairman & Managing Director Indian Overseas Bank



Shri. M.Narendra joined Corporation Bank as on Officer Trainee in the Year 1975. Designated as Executive Director in Bank of India, November 2008.

Handled Critical Business Units such as Rural Development and Priority Sector, SME, MID Corporate, Retail Banking and Depository Participant Functions etc., Personally Oversaw all round development of 27 out of 48 Zones of the Bank-in -charge of critical Portfolios such as Risk Management , Information Technology , Inspection and Audit ,General Operations. He has won several awards including NDTV Business Leader Ship Awards 2008, India's Best PSU Bank Award, Business World - PWC SurveyNo:1 Public Sector Bank etc.

For his outstanding Overall Performance he was awarded Chairman's Club Membership for 8 Consecutive Years.



## Shri Ajai Kumar Chairman & Managing Director Corporation Bank



Shri. Ajai Kumar is Chairman & Managing Director of Corporation Bank. Prior to this he was Executive Director of UCO Bank. Shri. Kumar was General Manager in Bank of Baroda, in charge of Technology Enabled Business Transformation Projects and IT Operations.

His thirty-six years of service at Bank of Baroda saw him rise in his career with key responsibilities held in Branches, Zonal Offices, Head Office and New York Office and Off-shore Banking Operations of Nassau, Bahamas, covering a vast spectrum of banking operations. Shri Kumar was responsible for 100% automation of the Branches and migration to Core Banking Solution, putting in place Wide Area Network of the Bank, enhancement of technology platform through RTGS, NEFT, Cash Management Solution, Phone Banking,

Shri Kumar also secured Outstanding Award for the paper submitted on "Knowledge Management – A Perspective for Public Sector Banks" in BECON 2003. Shri. Ajai Kumar was also Member of the Board of Directors at Indo Zambia Bank Ltd. and later National Payment Corporation of India.



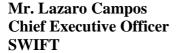
## Shri A.P. Hota Managing Director & CEO National Payments Corporation of India



**Shri. A.P. Hota**, *Managing Director & CEO* of National Payments Corporation of India since February 2009 was a career central banker for 27 years. A significant part of his career has been in the area of design and implementation of Payment systems in India.

During last three decades, he has played a key role in implementation of MICR technology in cheque Clearing, Electronic Funds Transfer, Automated Clearing House and Cheque Truncation system in India. His research document "RTGS System in USA - Lessons for India" as a part of IIB Diamond Jubilee Overseas Fellowship in 1997 was the starting point of RTGS design and implementation in India. Shri. Hota had headed the Department of Payment and Settlement Systems in Reserve Bank from March 2005 to July 2008 during which the 'Payment and Settlement Systems Act' was legislated, NEFT was introduced and there was rapid expansion in the access and usage of electronic payment systems.







Succeeded Leonard H, Schrank as CEO of SWIFT on 23 April 2007. Joined SWIFT | in 1987, with postings in Education and Standards. Served as Manager, FIN Products and Value Added Services from 1993 until 1995, From 1995 until 1998, was Director of Market Infrastructure Services with responsibility for multiple domestic and international market infrastructure projects, including ECHO, CHAPS Euro, EBA Clearing and TARGET, Served as Director of Treasury Markets,, where he managed the CLS project for SWIFT from 1998 until 2000.

He was then appointed Head of Marketing where he led the SWIFT strategy initiative. In October 2003 he became Head of the Banking Industry Division until his CEO appointment. Has over 20 years international banking and telecommunications experience. Prior to joining SWIFT he served in the international division of Bane Agricol Spanish.



## Shri Naveen Tahilyani Partner, McKinsey & Co., Mumbai



Naveen Tahilyani heads the Financial Service practice in India. Since joining the Firm, he has worked on several engagements in the financial sector across strategy formulation, organisation and operations. He has served clients in India, Europe, South East Asia and the Middle East. In India, he has served PSU, private sector and MNC banks on issues of transformation and performance improvement, corporate and business strategy, payments, organisation and leadership development and risk management.

Naveen leads McKinsey's wholesale banking knowledge effort in Asia and has published extensively on this topic. Naveen holds an MBA from Indian Institute of Management, Ahmedabad and a Bachelor of Technology from Indian Institute of Technology, Madras.



## Shri Debendranath Sarangi IAS Chief Secretary Government of Tamil Nadu



Mr. Debendranath Sarangi, I.A.S. serves as the Chief Secretary at Government of Tamil Nadu. Mr. Sarangi served as a Principal Secretary to Government of Environment and Forests Department for Government of Tamil Nadu.

Mr. Sarangi served as a Member of Indian Administrative Service and held varied administrative positions in Government. He served as Managing Director of Tamil Nadu Transport Development Finance Corporation Ltd and served as its Chairman, Mr. Sarangi also served as Chairman on the Board at Titan Industries Ltd since December 6, 2010 until June 14, 2011.

Mr. Sarangi has been a Nominee Director of Tamil Nadu Industrial Investment Corporation Limited (TIIC) since January 24, 2009 and Director of Tamil Nadu Transport Development Finance Corporation Ltd. since May 30, 2006. He also served as a Director of Tamil Nadu Tea Plantation Corporation Limited, Tamil Nadu Forest Plantation Corporation Limited, Tamil Nadu Tourism Development Corporation Limited, Arasu Rubber Corporation Limited and Tamil Nadu Pollution Control Board (Member). He served as Nominee Director of TIIC from July 26, 2008 to October 18, 2008. He served as a Non Executive Director of Seshasayee Paper and Boards Ltd. from March 28, 2009 to January 29, 2011.



## Shri M V Tanksale Chairman & Managing Director Central Bank of India



Shri M.V. Tanksale Chairman & Managing Director of Central Bank of India since 29<sup>th</sup> June 2011. Prior to this he was an Executive Director of Punjab National Bank on March 26, 2009.

Shri Tanksale is backed by professional credentials like Associate member of the Institute of Cost & Works Accountants of India (AICWA); Company Secretary (Inter) of the Institute of Company Secretaries of India; CAIIB;, a Bachelor degree of Science and a Master degree in English Literature.

He joined the Union Bank of India as an Assistant Manager on August 26, 1974 at Gwalior and elevated to the rank of General Manager of the same Bank.

As a Visionary Banker for a span of more than 36 years, he has held several important fields and administrative positions, He also made extensive efforts in promoting e-banking products and third party products, viz., insurance and mutual funds, etc. In his last assignment as General Manager – he had set up 'Transaction Banking Division' of the bank, wherein on the strength of technology based platform, the bank could put forth a wide array of products and services for the customers.



## Shri S S Mundra Executive Director Union Bank of India





Shri. Mundra assumed charge as Executive Director of Union Bank of India w.e.f September 1, 2010. Born on 18<sup>th</sup> July, 1954, Shri. Mundra is a Post Graduate in Commerce from the University of Pune and is also a Certified Associate of Indian Institute of Banking and Finance.

Prior to joining Union Bank, Sh. S S Mundra was in the rank of General Manager of Bank of Baroda and took over as Chief Executive of Bank's European Operations w.e.f. 7<sup>th</sup> January, 2008.

He joined Bank of Baroda on 21<sup>st</sup> March, 1977 as a Directly Recruited Officer. In a Banking Career, spanning over three decades, he has held various positions across the country as well as overseas.

In India, Sh. Mundra has represented the Bank as a Director on the Board of many companies viz. MITCON, Pune, Central Depositary Services Limited (CDSL), Mumbai, Clearing Corporation of Indian Limited (CCIL), Mumbai and Bob Asset Management Company.

He has recently been nominated as a Nominee Director of Govt. of India on the Board of India Infrastructure Finance Company (UK) Limited (IIFCL), London.



#### Speakers' Profile



Shri. R. K. Bakshi Executive Director Bank of Baroda

Shri. R. K. Bakshi has taken over as Executive Director of Bank of Baroda on 6th November 2008. Prior to joining the Bank, he had been the General Manager, Corporate Credit, Business Process Reengineering & New Initiatives, Bank of India.

He started his banking career by joining "BANK OF INDIA" on 7th July 1975 as a Probationary Officer. In a career spanning over 33 years with Bank of India, he acquired rich experience of banking operations with a thorough knowledge of process flow. Mr. Bakshi is also member of the IBA committee on Retail Banking.



#### Speakers' Profile



## Shri N. Seshadri Executive Director Bank of India

Shri. N. Seshadri Executive Director, Bank of India since 1st November, 2010 joined Canara Bank as Probationary Officer in 1975 and worked extensively through the country & abroad over 35 years. With specialization in Credit and Foreign Exchange – has worked at key Departments of the Corporate Wing at Head Office as Deputy General Manager and at Foreign Department, Mumbai.

He headed the Overseas Branches at New Delhi and Bangalore. He had a stint of 4 years posting at London Branch of the Bank between 1990 & 1994.





## Ms. Archana Bhargava Executive Director Canara Bank



Canara Bank has appointed Ms Archana Bhargava as executive director of the bank with effect from April 1, 2011.

She was earlier working as General Manager with second largest public sector lender Punjab National Bank. She handled divisions like credit, human resource management, planning and development, financial inclusion and international banking effectively at Punjab National Bank.

Archana Bhargava has worked efficiently in PNBs financial inclusion plan and according to her the passion and commitment will be the two drivers of financial inclusion.



## Shri Maninder Singh Juneja Sr. General Manager Head – Retail Liabilities and Geographies ICICI Bank Ltd



Maninder Singh Juneja is Senior General Manager – Retail Liabilities and Geographies Group, ICICI Bank Ltd. The group is responsible for new customer acquisition and servicing of all retail products, which primarily includes raising retail liabilities, distribution of retail asset products, generating fee income from distribution of third party products like Life Insurance, General Insurance, Mutual Fund etc. and managing retail Branches.

His earlier responsibilities in the Bank as Senior General Manager – Retail Strategy, Product and Policy Group included managing relationship with developers, vehicle manufacturers and other partners, retail credit, business intelligence and analytics.

Maninder is a Civil Engineer and MBA from IIM Lucknow. Prior to ICICI Bank he worked with GE Capital and Godrej GE Appliances.



## Shri George Alexander Muthoot Managing Director The Muthoot Group



**George Alexander Muthoot** is a chartered accountant who qualified with a first rank in Kerala and ranked 20th overall in India, in 1978. He has a bachelor degree in Commerce from Kerala University where he was a rank holder and gold medalist.

He was also awarded the Times of India group Business Excellence Award in customised Financial Services in March 2009. He served as the Chairman of the Kerala Non banking Finance Companies Welfare Association from 2004 to 2007 and is currently its Vice Chairman. He is also the Member Secretary of Finance Companies Association, Chennai.

He is the founder member for The Indus Entrepreneurs International, Kochi Chapter and is now a member of the Core Committee of The Indus Entrepreneurs International Kochi Chapter.



## Shri V Shankar Partner Global Business Solutions IBM India Pvt. Ltd



Shri. Shankar V - Partner, Global Business Solutions; IBM

He has handled multiple roles starting with Programmer at Citicorp Overseas Software Limited and then at CITIL. He was Global Head and EVP, IT Services and Product related Services consulting at Oracle Financial Services Software.

His schooling was at TVS High School, Madurai. He then graduated from Indian Institute of Technology, Bombay and then from OUBS, UK.



# Shri Ashvin Parekh Partner & National Industry Leader for Global Financial Services - Ernst & Young

Shri. Ashvin Parekh is the Partner and National Industry Leader for Global Financial Services – Ernst & Young Pvt. Ltd. He is a fellow of the institute of Chartered Accountants of India, Institute of the company, Institute of the company secretary of India and the Institute Of Cost & works Accountants of India. He holds a B.Com (Hrs) degree from Bombay University.

Prior to joining Ernst & Young, he was the Executive Director of Deloitte Touche Tohmatsu India Pvt. Ltd., from July 2002 till June 2005. He also held senior positions in Arthur Anderson India, Price Waterhouse Coopers, KPMG India and Hindustan Lever Ltd. He has worked in the United Kingdom, Dubai, Australia, and Germany and in the US on secondment programs.

He has been registered with the World Bank and Asian Development Bank as an expert in the Financial Services Sector and has been a member of several committees set up by the Ministry of Finance, RBI, IRDA and SEBI.



## Shri V. Murali, B.COM., F.C.A., A.LC.W.A. Chartered Accountant Victor Grace & Co., Chennai



V. Murali is a bachelor of Commerce from the reputed Vivekananda College, Madras University. He is a Fellow Member of the Institute of Chartered Accountants of India and an Associate Member of the Institute of Cost &Works Accountants of India.

V. Murali is an elected Central Council Member of the Institute of Chartered Accountants of India for three terms in succession for the periods 2004-2007, 2007-2010 and 2010-2013. Currently he is the Chairman Board of Studies and Chairman of the Committee on Banking, Insurance and Pension and Vice Chairman of the Ethical Standards Board.

V. Murali has led Professional Delegation to Republic of Singapore, United Kingdom, Switzerland, Malaysia, Kingdom of Bahrain, Dubai, Abu Dhabi, Republic of Philippines, Republic of China, Hong Kong, Thailand and Sri Lanka.







Jatin Pant is an Associate Partner in the Mumbai office of McKinsey and Company. Since joining the firm in 2003, Jatin has worked across several offices of McKinsey including 12 months in New York. He primarily focuses on consumer banking and has worked across several leading financial institutions in India, Asia Pacific and North America.

His recent experience include assisted a South East Asian financial institution set up a greenfield entity in target country and launch their mass market and SME business, Developed the strategy, concept and launched initiative to create a retail bank presence of an European bank in Asia via a greenfield venture (including credit cards) etc

Jatin received his MBA from Indian School of business in 2003. Jatin also holds a Bachelor's degree from Indian Institute of Technology in Kanpur. Before joining McKinsey, Jatin worked as a Production Manager in ITC Ltd, he was responsible for overall production function



## Shri S. Raman Chairman & Managing Director Canara Bank



Shri S. Raman joined Canara Bank as Chairman & Managing Director on September 1, 2010. Before joining Canara Bank, Shri Raman was Executive Director of Union Bank of India since October 15, 2008 overseeing Corporate Credit, Treasury, International Business, Impaired Assets and Transaction Banking.

Shri Raman started his banking career with Bank of India 34 years ago. Over the years, he has gained vast experience in different arena of Banking, including Corporate Banking, International Banking and Human Resources Management. He has served in different parts of the country, apart from two overseas exposures at Jersey [UK] from 1983 to 1987 and as Chief Executive of Bank of India-US operations from June 2005 to October 2008.

Shri Raman has a distinguished academic background of holding a Commerce Degree from Osmania University securing Second Rank followed by Masters Degree in Economics from Nagpur University with First Rank & a Gold Medal. He also holds a Diploma in Business Management and a Senior Diploma in German Language. He is also a Certified Associate of Indian Institute of Bankers and Associate of the Chartered Institute of Bankers, London.

Shri Raman is a Member of the IBA Standing Committee on Retail Banking and also the Convenor of IBA Sub-Committee on Customer Service & Customer Rights.



## Shri S C Sinha Executive Director Oriental Bank of Commerce



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Shri S. C. Sinha, Executive Director, assumed charge on 08 October 2008. He has done B.Com (Hons) & CAIIB. He joined the Union Bank of India in 1975 as a Probationary Officer. He has worked at various branches as Branch Head from 1977 to 2001. Then he was inducted in the Top Management cadre as Dy. General Manager where he headed Lucknow and Delhi Regions. His performance at Delhi region was recognized and he was elevated to the post of General Manager in March 2006 and was entrusted the job of resource Management and NID Products.

Under his leadership, the Bank registered exemplary growth in business, which was lauded by the Management of Union Bank of India. Apart from this he had taken initiative to open Retail Asset Branches and centralized Back Office operations at important cities in North India. He has also been appointed as an Honorary Member of the Apex Committee of SIDBI innovation and Incubation Centre (SIIC). SIIC is established at IIT Kanpur in collaboration with SIDBI and U.P. Government to provide a conducive environment to entrepreneur for converting their ideas into viable commercial products. The Apex Committee of SIIC defines and guides the long term vision and policy of the Centre.



## Shri B K Batra Executive Director IDBI Bank



Shri B K Batra, Executive Director & Group Head - Corporate Banking, IDBI Bank Ltd., has more than 30 years of work experience.

During his tenure with IDBI Bank, he has held various positions and has obtained rich experience in various areas of Banking and Financial Services, especially in Corporate Banking. Prior to his current assignment, Shri Batra has also held the position of Group Head for Infrastructure & Syndication of IDBI Bank Ltd.



## Shri V Srinivasan Executive Director Axis Bank



Shri. Srinivasan Varadarajan joined Axis Bank Limited in early September 2009 as Executive Director (Corporate Banking) Axis Bank Ltd., He is responsible for all Wholesale Lending, Treasury, International Banking and Investment Banking activities.

Prior to joining Axis, he was working with J.P.Morgan at Mumbai since 1999 and was the Chief Executive of the J. P.Morgan Chase Bank in India when he left them. He was also the Head of Markets Business for J.P.Morgan during his tenure there.

He has served on various RBI Committees such as the Technical Advisory Committee of RBI, Committee of Repos, STRIPS etc. He also served as a Chairman of FIMMDA, the key self-regulatory body for market participants and PDAI, the self regulatory organization for primary dealers.

Shri. Varadarajan completed his engineering from the College of Engineering, Guindy, Chennai and completed his Masters of Business Administration from the Indian Institute of Management, Calcutta in 1990.



## Shri Madhav Kalyan Managing Director J.P. Morgan Chase Bank



Shri. Madhav Kalyan is the Managing Director of J P Morgan. He is also Co founder and partner in Fundamental Value Partners. During his career he has held various positions in ICICI Bank . He has worked in Standard Chartered Bank and Tata Motors.

Shri. Madhav Kalyan completed his engineering from National institute of Technology, Karnataka and completed PGDBM from XLRI, Jamshedpur.





## Ms. Zarin Daruwala Group Head - Wholesale Banking ICICI Bank

Ms. Zarin Daruwala, is the Group Executive of ICICI Bank responsible for managing the Wholesale Banking business of the Bank. The Wholesale Bank comprises Corporate Banking, Project Finance, Financial Institutions, Government Banking, Syndication, PSU Banking and banking with MNCs.

Ms. Zarin is a qualified Chartered Accountant and a Company Secretary. She has 21 years of experience in the Banking/Investment Banking industry.

She has had varied experience of working in various departments such as resources, corporate planning, investment banking & credit. She has held leadership positions in various fields including corporate finance and agri-business.

Ms. Zarin has extensive knowledge about various sectors of the Indian economy and she is responsible for maintaining the Bank's relationships with the top promoters of corporate India. Recently Ms. Zarin has been selected as one of the top 30 most powerful women in Indian business by Business Today.





## Shri Santhosh Nayar DMD & Group Executive Corporate Banking State Bank of India



Shri Santhosh Nayar has been working with State Bank of India for nearly 34 years, after joining the Bank as Probationary Officer in 1976.

He has handled assignment in India and abroad. For the past 3 years, he has been heading the large Corporate business of the Bank. Prior to that, he was General Manager at Kolkata for Bank's Bengal Circle. Very recently he has been promoted as Deputy Managing Director with the Bank.



## Mr. Patrick De Courcy Head of Markets, Asia Pacific SWIFT



Shri. Patrick De Courcy manages SWIFT's Markets team in the Asia Pacific region. He has responsibility for developing the adoption of SWIFT in payments, cash management, securities, trade and supply chain across customer segments across the region.

Previously, Patrick was SWIFT Regional Director for France. Patrick joined SWIFT in 1991 and has held a number of positions in Finance, Product Management, Marketing and Sales. Amongst his responsibilities, Patrick managed SWIFT's offering in the payments markets, SWIFT's SEPA programme and SWIFT's CLS offering.

Patrick is based in Hong Kong, is a British national, and a graduate of the Solvay Business School in Brussels.



## Shri A Subba Rao President & Group CFO GMR Group



Shri A Subba Rao is a Commerce Graduate and a Chartered Accountant. Shri Rao has been with GMR for more than 11 years and for close to past three years as the President and Group CFO. Thus he has been associated with GMR Group in its evolution from a small manufacturing company to its current standing as a premier Infrastructure Company. He has been part of every infrastructure project and most milestones in this transformational journey of GSHRI.

Before joining GMR, Shri. Rao spent the initial five plus years in audit practice both independently and with M/s Sudit K Parekh & Co, Mumbai, as their Hyderabad office Manager and then moved to ITW Signode, Hyderabad, in April, 1992 to head the corporate finance and accounts. Between mid-1996 and end 1999, he was associated with Kotak Mahindra Finance at Mumbai.

During the last two year, Shri. Rao has been the recipient of two prestigious finance leadership awards viz., CNBC Best CFO Award for the Infrastructure Sector and the Best CFO Award for the Infrastructure and Construction Sector from the Institute of Chartered of Chartered Accountants of India (ICAI). He served as member on ICAI's Committee for Members in Industry. He also has been nominated as a member on the Accounting Standards Board of ICAI. Currently, he is serving as a member of the three GOI sub Groups, constituted under the High Level Committee on Financing Infrastructure under the Chairmanship of Shri Rakesh Mohan.



## Shri Sameer Shetty Associate Partner McKinsey & Co



Shri. Sameer Shetty is an Associate Partner in the Mumbai office of McKinsey & Company. Since joining the Firm, he has worked with banks and financial services players in India and the Middle-East across corporate and business strategy, organisation and transformation issues with a focus on the wholesale banking space. His study experience includes:

- Developed wholesale banking strategy for a leading PSU bank in India. Areas of focus included large and midcorporates across credit, transaction banking, FX and rates and investment banking services
- Drove a year long transformation of the wholesale banking (corporate banking, investment banking and treasury) unit of a leading Indian public sector bank including redesigning the organisation structure and implementing a sales force transformation program; developed and monitored implementation of over 1800 account plans
- Developed the 2015 strategy for a top 5 wholesale focused Indian private sector bank. Areas of focus included strategic review of all business units including corporate banking, treasury, investment banking and cash management. Redesigned organization for the bank to support strategy execution

Sameer has coauthored a knowledge initiative on the wholesale banking landscape in India. Prior to joining McKinsey, Sameer has three years of experience with Evalueserve where he was a project manager in the business research unit. Sameer holds a PGDM (equivalent to MBA) from the Indian Institute of Management, Bangalore, from where he graduated on the Director's Merit List in 2007. Sameer also holds a Bachelor's degree in Aerospace Engineering from the Indian Institute of Technology, Bombay.



#### Shri Sandeep Das Managing Director and Head, India Standard Chartered Private Bank



Shri. Sandeep has 20 years of experience with the bank and has handled diverse roles across Wealth and Segments. Shri. Sandeep had been officiating as the Head of Consumer Banking India for the last nine months. Prior to this, Sandeep was the General Manager for Premium Banking, and was responsible for launching the Priority Banking proposition, Preferred Banking proposition and was responsible for creating a whole range of product suite available to this segment of customers, including their International Banking needs.

Shri. Sandeep was appointed General Manager – Wealth Management in 2006, encompassing Non Resident Indian Business; Liabilities; Investments; Bancassurance; Wealth Management Lending and Equity Broking. During Sandeep's tenure, the Bank was judged as the Best Performing Bank Award in the Financial Advisor Awards 2008 by CNBC & ICRA and the Best in India Award for Structured Products by the Structured Products Group, in December 2007. Sandeep was appointed as the General Manager – Premium Banking & NRI Business in March 2009.

Shri. Sandeep graduated with a Bachelor of Arts (Honors) degree in Economics from Shri Ram College of Commerce, Delhi and followed up with an MBA from XLRI. Additionally, he attended executive management programs at various institutions such as Said Business School (formerly Templeton College) at Oxford University and at Indian Institute of Management, Calcutta.



#### Shri Vikram Kaushal President & Country Head YES Bank



Shri. Vikram Kaushal is the President & Country Head – Wealth Management, Branch Banking based at YES BANK. He is responsible for driving the Bank's Wealth Management Business across Branch Banking while tapping wealth potential in other corporate businesses as well. Wealth Management is a critical part of our 'Relationship Approach' and is integral to building comprehensive long term customer relationships at YES BANK. Shri. Vikram also spearheads initiatives to provide a strong knowledge platform of high quality wealth advisory coupled with building service excellence proposition across customer segments. He is responsible for building retail franchise for distribution of investment & third party products across YES FIRST & YES PROSPERITY segment customers.

Shri. Vikram brings with him over fifteen years of work experience in Wealth Management, Branch Banking and Retail Assets. Prior to joining YES BANK, he was working with ICICI Bank as Head-Wealth Management. He was responsible for developing the Wealth Management Business Strategy, including Sales and Distribution, developing and launching new products, defining Customer segmentation and the service and product proposition. He also has a proven track record in his previous stint with Crompton Greaves and Escorts Finance.

Shri. Vikram is a B. Com (1990) from Canning College, Lucknow and PGDBM from Institute of Management Technology, Ghaziabad (1992).





#### Shri N G N Puranik Managing Director Enam Securities



Shri Puranik is the founding member of Enam Securities investment banking team. He is responsible for setting up its Investment Banking business in the early 1990's.

He has handled some of the best known transactions in the capital market. This includes several rounds of fund raising programmes for Reliance Industries, Aditya Birla Group, ICICI Bank, IDBI Bank and State Bank Group beside a number of midsized Indian Companies like Thermax, Pune.

Mr. Puranik is particularly well known for his understanding of Indian Information Technology business since its early stage of evolution in the 1990's till today. He has built and managed the Technology Banking Practice at Enam successfully, handling several capital market transactions and proprietary investments into IT services companies.

The most valuable of relationships he has managed include Infosys Ltd (current market cap \$ 33 billion) from its initial IPO in 1993 as Lead Manager, NASDAQ listing in 1999, and several rounds of Sponsored ADR programmes in 2003, 2005 and 2007 as India Financial Advisor.

He has managed this relationship for all through the 20 years since 1991. Mr. Puranik is a Managing Director at Enam Securities heading the Technology Banking Practice.

A passionate follower of Warren Buffet's school of investing, he believes in the power of compounding. A frequent visitor to Omaha, to participate in the Buffett and Charlie Munger programme at Berkshire Hathaway AGM, a renowned annual event.



#### Shri Tashwinder Singh Managing Director & Global Market Manager Citi Private Bank, India



Shri. Tashwinder first joined Citi in April 1994 as Management Associate after completing his MBA from the Faculty of Management Studies, University of Delhi. He is currently the Managing Director and Head of the Private Bank for Citi in India.

Shri. Tashwinder has been with Citi for over 16 years and has held various managerial positions in the bank. These include o Commercial Banking Head for India o Market Manager (US/Europe) Business Development Manager (eServe India Ltd.) o Service Head, Citi Service Tashwinder holds an MBA and BE in Electrical Engineering from the University of Delhi



# Shri Atul Singh Managing Director, Head of Wealth Management Merrill Lynch Wealth Management, India



Shri Atul Singh is Managing Director & Head of Wealth Management business for Merrill Lynch in India. In this role, he is focused on scaling up the wealth management business in India, and responsible for planning, managing and executing the strategic direction and initiatives of this business.

Prior to assuming his current role, Atul has held various management positions within the Asia wealth management business of Merrill Lynch. Most recently, he was heading the Business Development and Strategy for GWIM in Asia, and was focused on driving growth in GWIM business – across new markets, products and channels – in one of highest growth wealth markets in the world. Before this, Atul was chief operating officer for Asia and India businesses.

Prior to joining Merrill Lynch in July 2006, Atul was a principal with Booz Allen Hamilton in New York, where he advised large wealth management and wholesale banking clients on driving growth, productivity and efficiency. At Booz Allen, he has authored several thought pieces on driving growth in Wealth Management business.

Atul holds an MBA from the Indian Institute of Management, Bangalore and a Bachelor's degree in engineering from the Birla Institute of Technology, Ranchi, India where he was awarded the Presidential gold medal. He is based in Mumbai.



#### Shri Ramnath Balasubramanian Associate Partner McKinsey & Co.



Ramnath Balasubramanian is an Associate Principal based in the Mumbai office of McKinsey & Company and a leader of the Financial services practice. Ramnath has served several leading banks and insurance companies in India and the US on topics of strategy, operations and organisation.

- Multi-year effort at one of the largest financial services groups in the country. Specific projects include
  - Identifying the "future" growth engines for the next 10 years
  - Defining the retail banking strategy and road-map
  - International growth strategy, including a deep dive on wholesale and private banking
  - Strategic support for the private equity business
  - Sales force transformation of the life insurance business

Ramnath is the co-author of "India Banking 2010", which provide a perspective on the likely evolution of these sectors in India. Ramnath is a gold medalist from his MBA batch at the Indian Institute of Ahmedabad in 2003. He also holds a Bachelor's Degree in Commerce from the University of Mumbai.



### Shri T M Bhasin Chairman & Managing Director Indian Bank



Member of Personnel Committee of Indian Banks' Association (2009-10) Convenor & Chairman of the "Task Force for extending Banking Facilities in Unbanked Gram Panchayats in the State of West Bengal" set up by the Reserve Bank of India. RBI has accepted and circulated Report/Recommendations to all Banks for time bound implementation. Served Oriental Bank of Commerce for three decades starting the career as Probationary Officer on 17th June, 1978.

At Head Office of OBC worked as General Manager/Dy. General Manager (HRD); (Recovery & Law); Asst. General Manager (IT) and Integrated (Domestic & Forex) Treasury, Chief Manager, Corporate Loans, Planning & Development including Priority Sector. Also headed Economic Research, Organisation and Methods, Central Accounts, General Administration, Inspection & Control Departments etc., as Manager/Dy. Chief Manager.

Spearheaded and played key role in setting up Joint Venture Company for Life Insurance in partnership of OBC with Canara Bank & HSBC (Insurance).

Successfully handled merger of eGTB with OBC with soleresponsibility for integration of technology platforms and product mapping.

Attended foreign trainings / assignments at Harvard University (US), Institute of Directors (London), TKS Switzerland, Natwest (London), New York Institute of Finance (US), Bank Pertanian (Malysia), Bank of International Settlements (BIS) Basel, European School of Management, France and London.

Also he has visited Athens, Hong Kong, Myanmar, Thailand, Bangladesh, Lisbon (Portugal) and Bali (Indonesia) etc. on official assignments.



#### Shri Sanjay Sharma Managing Director & CEO IDBI Intech Ltd



**Shri. Sanjay** has done his Masters in Electronics. He is CISA (Certified Information System Auditor) from ISACA, USA, Certified ISO 9000 lead auditor, CMC, UK.

After post graduation has done research work in the area of applied physics - published a paper in Indian Journal of Pure and Applied Physics, New Delhi and was also associated with IIT, Mumbai for brief period. His career in **Banking Technology** began with **State Bank of India in 1991**, at C & I project. Central Office and was part of core team responsible for roll out of core banking system Bank Master across SBI Branches. Subsequently, he moved to **IDBI bank** in 1995 & laid the IT foundation by setting up IT infrastructure & implementing Core Banking System for the bank. Since then, has been involved in various IT initiatives like Y2K, Technology Conversion projects for Core treasury systems.

Shri. Sanjay has played a key role in a number of mergers that IDBI Ltd has undergone over past few years. After the growing success of IT in IDBI Ltd, the IDBI Intech Ltd was formed, the IT consultant/partner for technology integration of IDBI Ltd and erstwhile United Western Bank (UWB) & Sanjay was appointed as the Managing Director & CEO for IDBI Intech Ltd.

IDBI Intech Ltd in the recent past has successfully integrated 174 branches on Core Banking Systems of the erstwhile UWB to one common platform of IDBI Ltd.

Shri. Sanjay has won following four Technology awards instituted by IBA (Indian Bank's Association):

- Hall Of Fame Award -8th CTO Forum, Istanbul, Turkey 2007
- Winner Outstanding achiever of the year Individual IBA (Indian Banks' Association) 2007



#### Ms.Gowri Thyagarajan Mukherjee Managing Director Head Digital Business Citi Bank



Ms.Gowri Mukherjee heads Digital Business for Citi India. She is responsible for Citibank's online platform, digital marketing, mobile channels and building remote payments capability.

She joined Citi in 2002 and has been in the internet and mobile space for over 12 years now. Prior to joining Citi, she worked with sify.com. She started her career as a management associate with HSBC and worked in diverse roles in Operations, Retail Branch Banking, Corporate Banking and Cash Management.

Gowri is an Instrumentation engineer from Birla Institute of Technology & Science, Pilani and has a business degree from Indian Institute of Management, Calcutta. She is married and has two children.



#### Speakers' Profile

### Shri. Harpreet Duggal Senior Vice President Genpact

Shri. Harpreet heads Genpact's India to India" initiative, and is leading the charge in building this business in a key growth market for the organization. Apart from heading "India for India" business, he leads NGEN - a media process outsourcing joint venture between Genpact and NDTV and also Axis Risk Consulting, an independent India-based risk consulting firm that Genpact acquired in 2007.

Shri. Harpreet joined Genpact in 2001 as the Business Development leader for the Consumer Finance Businesses of GE in US and Europe and was one of the core members of the team that launched Genpact's Hungary operations. In 2004, he moved into the role of Business Leader for Genpact's Customer Fulfillment Center of Excellence, where he drove significant improvements around endsatisfaction, process excellence and productivity. Prior to leading "India for India" initiative, he led Genpact's Automotive vertical, a business he built from scratch and played a pivotal role in forging strong relationships with major clients. Shri. Harpreet has over 19 years of experience in the area of Business Development and Marketing, having held key roles in Telstra, British Telecom and GE. He is a Computer Engineer and holds an MBA in Marketing from the Faculty of Management Studies, Delhi, India.



#### Shri G. Srinivasa Raghavan Country Head - India Business Tata Consultancy Services Limited



G. Srinivasa Raghavan, Vice president of Strategic Initiatives, Country Head - India Business at Tata Consultancy Services Limited, has been associated with the company for the past 8 years. With over 18 years of industry experience, he has led successful strategic initiatives for TCS.

Recognized as a "Thought Leader" by clients and in identified industries, Raghavan has played key role in establishing new business initiatives for TCS. He joined as a part of leadership team in building a strong eBusiness Practice of TCS in providing transformation solutions to clients across industries.

He later incubated and successfully built a \$250 million Travel & Transportation Industry Practice within three years of operation with leading airlines and logistics companies like British Airways, Singapore Airlines, American Airlines, United Airlines, Qantas, AP Muller Maersk, Kunhe & Nagel, etc as TCS customers. He personally led business transformation efforts of leading airlines and established dedicated innovation lab for Airlines – First of its kind in the world.

As a leader of Strategic initiatives, he successfully integrated TCS innovation labs & initiatives across key verticals with TCS client's business transformation initiatives.

His academic credentials include a Bachelors degree in Applied Sciences and Masters in Marketing.



## Shri H Srikrishnan Co-Founder & Director Vayana Enterprises



Shri. H. Srikrishnan is a Co-founder and Director of Vayana Enterprises. He was the Executive Director, member of the Board and core member of executive team of YES Bank in India providing overall strategic direction to the bank.

He was involved from the set up of the Bank and had direct responsibility for setting up Technology, Operations and Infrastructure for all Retail and Transactional Banking activities. Prior to joining this bank, he was part of the founding management team at HDFC Bank, one of the largest Pvt. Sector Banks in India for over 9 years. He was involved in setting up the Bank's Corporate and Retail Banking, Treasury and Capital Markets Infrastructure businesses. Prior to this stint, he worked in various capacities with Emirates Bank, Dubai for 2 years and Bank of America, India for over 11 years.

He holds an MBA degree and a Bachelor's Degree in Commerce. Srikrishnan provides leadership to Financing and Capital Engineering, Client and Investor Relationship and Global Business Development Processes.



#### Shri Chandra Gnanasambandam Partner McKinsey & Co.



Chandra Gnanasambandam is the Co-leader of the technology practice in India. Co-leader of McKinsey's practice in Bangalore

His recent relevant client experience includes:

Helping a Top 3 hardware company launch new businesses in 2 new markets with a potential \$1B+ revenue opportunity. This included development of the offering/value prop, designing the go-to-market plan and org model.

For a Top 3 HW company, re-structured the sales coverage model on a global basis and changed the management and operating systems to map to the new model

For a Top 3 consumer electronics company, crafted their vision to enable next-generation consumer experiences and designed their product roadmap to win in the TV and Smart Phone markets

For a leading online services player, designed and helped implement an overall operational efficiency program with a \$1B+ potential savings target. For a leading online services player, crafted an online portfolio strategy with a potential to double their revenue in 2-3 years.

Chandra recently moved from Silicon Valley to India. In Silicon Valley, Chandra was a leader in McKinsey's high-tech practice and served clients across the technology value chain.

Chandra has advanced degrees in computer science from Georgia Tech in Atlanta, GA and the University of Saskatchewan in Saskatoon, Canada.





M. S. Sundara Rajan (born March 8, 1950), is an Indian banking consultant, economist and was previously the head of Indian Bank. Shri. Rajan is a M.A. (Econ), CAIIB and A.C.S. He is a visiting faculty to many institutions. His core expertise is in investment banking, project finance, corporate restructuring and capital market. Mr. Rajan is known to be a soft spoken and polite person. Shri. Rajan has visited Singapore, London, Tokyo, Hong Kong, New York & Dubai on business engagements. Rajan is an ardent Caranatic Music Fan and can speak in over five languages.

Rajan won the Golden Peacock Award on behalf of Indian Bank on October 2009. He has been part of several key strategic initiatives at Indian Bank including launching of initial IPO, introduction of Biometric ATM and introduction of touch screen kiosk across various Indian bank branches in India.

According to *The Economic Times* press release, Shri. Rajan was ranked 45th in the Economic Times India Inc's most powerful CEOs list (2009). He was ranked No.2 among the CEOs of Nationalized Banks and No.6 among the CEOs of Commercial banks. During his leadership, Indian Bank received Golden peacock National Training Award for the year 2009 presented at a special awards function on 9th October 2009 at London during the 10th International conference on Corporate Governance. It was during his tenure that Indian Bank appeared first in featured in the list of Forbes 2000 – 2009 (1659th position).

On 31 May 2010, Shri. Rajan was appointed as a member to look into customer service for banks by RBI.



#### Shri S L Bansal Executive Director United Bank of India





Shri Bansal joined the services of Union Bank as probationary officer on 27.12.1975. He has headed various Branches in Uttar Pradesh, Punjab, Chandigarh and Delhi .He was promoted to the Executive Cadre since 01.01.1998

During his career he has headed various regions viz. Ranchi (Jharkhand), Ahmedabad, Jalandhar and has headed one of Union Banks largest Branch i.e. Mumbai Samachar Marg Branch, Mumbai

He was promoted as General Manager in 2007 and has headed Field General Manager's Office,

Kolkata overseeing Bank's Eastern Zone consisting of West Bengal, Orissa, Bihar, Jharkhand & North Eastern states viz. Assam, Arunachal Pradesh, Meghalaya, Sikkim & Tripura etc

Before taking up the assignment as Executive Director, United Bank of India he was posted at Bank's Corporate Office at Mumbai and was heading Retail Banking Department. He was also overseeing Branch Expansion project and Credit Monitoring Department of the Bank

Shri Bansal is an astute Banker of high repute. Dynamism and human approach are the hall-make of his persona. In Banking circle he is known for his expertise in matters of credit and operations and his leadership having clarity of the subject with very strong communication skill. He has a knack of diffusing crisis with practical solutions.



#### Shri Rajeev Rishi

# **Executive Director Indian Bank**



Shri. Rajeev Rishi has assumed charge as Executive Director of Indian Bank on 1st October 2010.

Before joining Indian Bank, he was the General Manager of Oriental Bank of Commerce with rich experience in banking having worked in various parts of the country such as Chandigarh, Bubaneswar, Kolkata, Dehradun, Pune, Mumbai, Ludhiana etc. He belongs to Chandigarh (UT) and holds degree in BA, LLB.



#### Ms. Usha Ananthasubramanian Executive Director Punjab National Bank



Ms. Usha Ananthasubramanian has taken over as Executive Director of Punjab National Bank on 19th July 2011. Prior to joining the Bank, she was General Manager in Bank of Baroda.

Born on 1st October 1958, Ms. Usha holds a Master's Degree in Statistics from the University of Madras and a Master's degree in Ancient Indian Culture from University of Mumbai. She started her banking career in February 1982 as a Specialist Officer in the Planning stream of Bank of Baroda. In a career spanning over 29 years, she has worked in various positions and has acquired rich experience. The key assignments include Zonal Head of Southern Zone of Bank of Baroda, Life Insurance Joint Venture formation and Secretary to the Board of Directors. She has been closely associated with the transformation project of Bank of Baroda including rebranding and innovative HR initiatives.

Ms. Usha has attended Leadership Development Programme at MDI, Gurgaon, Leadership & Corporate Excellence Management Programme at Kellogg School of Management, Northwestern University, Chicago. and the Top Management Programme at Indian School of Business, Hyderabad.





#### Shri Rajiv Sabharwal Executive Director ICICI Bank Limited



Shri. Rajiv is an Executive Director at India's largest Private Sector Bank, ICICI Bank. He is responsible for Consumer Banking, Rural Finance, Wealth Management and Financial Inclusion. Before rejoining ICICI Bank he was an Executive Director with Sequoia Capital India focusing on venture/growth investments in the Financial Services sector. Prior to joining Sequoia Capital, Rajiv served as Senior General Manager Mortgages, Retail Assets and Rural Finance at ICICI Bank Limited.

He was instrumental in making ICICI Bank a leader in Mortgages and other Retail Assets. Over the last decade he has played a key role in the development of India's real estate sector. Rajiv is also the Chairman of ICICI Home Finance Company Limited. He has served on the board of number of financial services startups.

Prior to joining ICICI Bank, Shri. Rajiv worked with GE Capital in the risk function and with Godrej and Boyce in the consumer marketing area. Shri. Rajiv received an MBA from IIM Lucknow and a B. Tech. in Mechanical Engineering from IIT Delhi.



#### Shri Abraham Chacko Executive Director Federal Bank Ltd.



Shri. Abraham Chacko has joined Federal Bank as Executive Director in charge of Wholesale Banking, effective 21st of May 2011. Chacko brings over thirty years of banking experience acquired across domestic and international markets.

An XLRI post-graduate in business management, the foundations of his banking career were established through a 15 year stint with HSBC in Mumbai, Kolkata and New Delhi. Moving on to ABN AMRO in Dubai, Chacko rose to become the Deputy Country Manager overseeing Wholesale Banking, Transaction Banking and the Financial Institutions divisions, covering UAE, Qatar and Oman.

In 2000 he moved on as Country Manager Sri Lanka. In spite of the fragile political climate that pervaded the country, profits doubled in the 18 months that he headed the bank there. He was subsequently transferred to Singapore as Executive Director and Regional Sales Head Global Transaction Services - covering Cash Management and Trade for Asia Pacific and Middle East.



#### Shri Mukesh Malik Managing Director, Head-Operations & Technology Citi South Asia



Shri. Mukesh joined Citi in 2006 and is currently the Managing Director, Head – Operations & Technology, for Citi South Asia. Under his leadership, Citi India, has progressed significantly in making client servicing a key competitive differentiator, enabled by best-in-class technology and cost leadership.

Prior to joining Citi, he worked with Bank of America and ABN Amro Bank, where he managed diverse and senior roles in Business, Operations, Technology, Service & QA, Finance and Business Intelligence in Consumer and Corporate Banking. He has also served as the Country Head of Operations for ABN Amro franchise in India in 2006.

Shri. Mukesh is a Chartered Accountant of 1991 batch and has over 20 years of working experience in the financial services sector.



#### Shri M Balakrishnan Chief Operating Officer National Payments Corporation of India



Shri M Balakrishnan, Chief Operating Officer of National Payments Corporation of India. About 20+ years of IT experience. 18+ of them in Banking IT with global banks like ABN AMRO, Barclays, Citi Bank, Merrill Lynch, NPCI etc..Have the experience in running infrastructure and Data Centre for the bank as well apart from managing a variety of applications on different H/w, S/w platforms. Currently, as COO of NPCI, he is responsible for Business, Operations and Technology management and is working with Team NPCI in building world class payment systems for India that is affordable, safe, secure, convenient and above all inclusive.

Very good on Corporate, Retail and Wealth Management systems, Capital markets and alternate channels.

Payment system expert. Have implemented many payment systems, Cash Management Systems and remittance solutions for the banks worked. Have written a few articles on Indian Payment systems. Regularly doing sessions with National Institute of Bank Management Pune for experienced Bankers on how they can increase electronic payment usage in India.

Have an MBA from Madras University and MBM (Masters in Bank Management) from Alagappa University. Currently doing a Doctoral study with Department of Management Studies, Madras university in Finance - Banking/Payments/Working capital management area.



#### Dr S S Badrinath Founder and Chairman Sankara Netralaya



Dr Sengamedu Srinivasa Badrinath was born on February, 24 1940 in Triplicane, Chennai. His father, Sri S. V. Srinivasa Rao, a Licentiate in Engineering from the College of Engineering, Guindy, Chennai, was employed in the Madras Government Service as an Engineer in Public Works and Food production department. Badrinath's mother, Smt. Lakshmi Devi was the daughter of a leading advocate from Nerur, Tamilnadu. Youngest of seven siblings, Dr Badrinath was brought up in "middle class" ethics and rooted in the culture and tradition of our Bharath.

He lost both his parents while still in his teens and completed his medical studies from the life insurance policy money obtained following the demise of his father.

He pursued his graduate studies in ophthalmology in the United States of America at Grasslands Hospital, New York University postgraduate medical school and Brooklyn Eye and Ear Infirmary between 1963 and 1968. He worked as a fellow in the vitreoretinal services of Massachusetts Eye and Ear Infirmary, Boston under Dr Charles L. Schepens from 1968 to 70.

Dr S S Badrinath has many scientific publications to his credit and works hard even today at the age of 70 for a brighter tomorrow for Sankara Nethralaya and Ophthalmology in India.





#### Shri Vipul Agarwal

# Associate Partner McKinsey & Co.



Vipul is an Associate Partner in our Mumbai office. Since joining the firm, Vipul has worked deeply with McKinsey's Financial Institutions Group (FIG) practice in India and Europe. He has served banking and insurance clients across strategy, frontline transformation, operating model and organization.

His recent relevant client experience includes:

Developing the multi-year strategy, business model and business building for two of the largest incumbent universal banks in India

Creating the operating model including sales and distribution model for Rural Banking business of a large private financial services player in India

Understanding the economics of customer loyalty for banks in India and profit impact of improving customer experience

Assessing the strategy and operations for the consumer durable and two wheeler financing business of a leading NBFC in India

Defining the agency sales force transformation program for one of India's largest private life insurers

Defining the strategy for significantly reducing the cost position of a leading life and P&C insurance player in Benelux and demonstrating improvement opportunities in select Business Units

Leading the Project Management Office for separation and integration of one of the largest financial services players in Western Europe.



#### Ms. Nupur Mitra Chairperson & Managing Director Dena Bank



Ms. Nupur Mitra is Chairperson & Managing Director of Dena Bank. Prior to this she was an Executive Director of Indian Overseas Bank since December 2009. Earlier to this assignment she was General Manager of Bank of India.

She is a graduate in Science with a Law Degree. She started her career with Bank of India in Lucknow as Direct Recruit Officer in the year 1975. During her service spanning 34 years, she has served the Bank in various capacities at branches and Zonal Offices. She moved over to head London Branch on overseas assignment in mid 2001. Her overseas tenure in London and thereafter as Chief Executive of Europe operations was the most satisfying part of her career in terms of business and contribution.

After an exemplary overseas stint, back in the Motherland, she headed the Mumbai and Chandigarh Zones of the Bank. As General Manager at the Corporate Office she was in charge of Credit, SME, Retail Banking (Deposit & Advances), Card Products, Public Relations, Depository Services, etc. Having shouldered Field and Corporate responsibilities, she has a good blend of experience, encompassing domestic and overseas banking. Although she has a wide and varied exposure in the gamut of banking, Credit is her strong forte.

Ms. Nupur is a team player with a gentle but firm and focused approach. She is essentially a people's person. Reading books and travel are her favourite leisure time interests.



#### Shri B A Prabhakar Executive Director Bank of India



Joined Bank of Baroda in the year 1977 as Direct Recruit Officer Worked extensively in the area of credit, operations and Treasury during his career in Bank of Baroda spanning 31 years. Worked overseas for about 8 years

- Worked as Chief Accountant of Indo Zambia Bank Ltd. Lusaka,
   Zambia from May '89 to December '93
- Worked in Bank of Baroda's Investment department for seven years from 1994 to 2001 in the capacities of Chief Manager, Assistant General Manager and Deputy General Manager. As Regional Head of Delhi Metro Region from June 2001 to May 2003. Headed Bank's North Zone from May
- 2003 to April 2004. Promoted as General Manager in August 2003.
- Worked as Chief Executive of the Bank's UK operations from April 2004 to January 2008
- General Manager (Treasury) from January 2008 to Oct 2008.
- Executive Director of Bank of India since 15 Oct 2008
- Director on the Boards of: (i) SUD Life Insurance Co. Ltd. a
  JV insurance company in association with
  Dai-Ichi Insurance Co. of Japan and Union Bank of India, (ii)
  ASREC India, (iii) Bank of India (Tanzania) Ltd.,(iv) PT Bank
  Swadesi, Indonesia, (v) Bank of India (New Zealand) Ltd. and
  (vi) BoI Shareholding Ltd.



#### Shri Rakesh Sethi

#### Executive Director Punjab National Bank



Shri Rakesh Sethi has taken over as Executive Director of Punjab National Bank on January 1, 2011. Prior to joining the Bank, he was the General Manager of Andhra Bank.

Born on April 30, 1957, Shri Sethi is the Gold Medalist in Master of Commerce from Osmania University, Hyderabad. He started his banking career from Andhra Bank in December 1978 as a Manager. In a career spanning over 32 years, he has worked in various positions and has acquired a rich experience in banking. Besides handling varied assignments, he also handled Home Finance Company of Andhra Bank for four years.

In the Head Office, he was in charge of Integrated Risk Management, Deposit Planning, Corporate Communications and government Business. Shri Sethi has attended Management Programme at Kellogg's School of Management, USA and Advances Programme at Seoul. He also attended road shows of the bank in UK, Scotland and USA.



#### Shri Achintan Bhattacharya

#### Jt. Secretary, DFS Ministry of Finance



Presently Shri Achintan Bhattacharya serving in the Department of Financial Services as Joint Secretary, since July 2011, served/serving as a board member in Public Sector Banks and actively involved in board-level issues of banks.

Formulates financial sector development policies in India on Performance Management of Banks and Other financial/Insurance Institutions; Customer Care and related matters in all banks and Institutions; welfare issues of SCs and STs.

By academic orientation an Economist / Public Administrator / Law Graduate. Civil Servant by profession (Civil Services Examn-1979) with vast experience in Government of India in various capacities in a number of Departments.

By orientation a researcher / consultant / writer and also a speaker on technical issues - published a large number of research papers in economics, finance, law and Public Administration; in academic journals and various economic newspapers in India.

#### **Specialties**

Teaching / Research / Consultancy in -- HR Management; Banking Policy Analysis; Credit Policy, Developmental and Social Banking policy and related issues; Economic Issues relating to MSME/Microfinance; Macro-economic Policy issues; Economic Policy Analysis; Legal Issues, Caste related legal and developmental Issues, Corruption and Governance Issues; Performance Appraisal; Procurement; Bilateral Negotiations.





# Shri Manish Khera Chief Executive Officer FINO



**Shri. Manish Khera** is the CEO of FINO (Financial Information Network & Operations Ltd) & is responsible for charting out the company's growth path and sound base. Prior to joining FINO, Shri. Khera had spent 13 years of experience with ICICI Bank.

Shri. Khera is an engineer with a Master's degree in Business Administration (Finance) and M.Phil in Environment and Development from Cambridge University, UK



#### Shri Supriyo Sinha

# Associate Partner McKinsey & Co.



Supriyo Sinha is an Associate Partner with McKinsey & Company in the Mumbai office. He has done extensive work in performance transformations of several large financial services institutions and on the topic of financial inclusion.

Supriyo leads McKinsey's work in India on financial inclusion, rural and agri-banking. Supriyo has authored an industry publication on benefits of e-payments to facilitate next generation financial inclusion anchored around government payments and involving government, banks, BC, and other stakeholders.

Supriyo has also authored a research paper on key discontinuities to promote financial inclusion in India and opportunities for different players. These papers have been discussed in shaping implications of financial inclusion with key industry stakeholders.

Supriyo has also helped MFI and banking clients on defining their strategies for rural and urban financial inclusion, MSME and agribanking



#### Shri Alok Kumar Misra Deputy Chairman, IBA & Chairman & Managing Director Bank of India



Shri Misra joined Bank of India in 1974 as a Probationary Officer. He had a varied and rich exposure to Branch banking in Uttar Pradesh and Delhi Zones. After promotion as Asst. General Manager in 1996, he was posted in the International Department of the Bank. Later, in June 1999, he was seconded as Managing Director of Indo-Zambia Bank Ltd. till May 2004. While at Zambia, Shri Misra was instrumental in transforming this Joint Venture into a profitable, focused and a forward looking Institution, for which, both Indian Government and Government of Zambia had praises.

Shri Misra held the Executive Directorship of Canara Bank from 24th March, 2006 till 3rd June, 2007. During his tenure as Executive Director, the Bank progressed to become the largest Nationalised Bank with all-round growth.

Shri Misra was elevated as the Chairman & Managing Director of Oriental Bank of Commerce w.e.f. 4th June, 2007. Shri Misra is a committed worker with qualities of leadership and is a firm believer in good team work.

In line with his experience and capabilities, Government of India chose him as Chairman & Managing Director of Bank of India, a large and pre-eminent Public Sector Bank which position he assumed on August 5, 2009. He focused his attention on CASA deposits.

During his assignment in Zambia as Managing Director of Indo-Zambia Bank Ltd., Shri Misra served on several Committees/Boards constituted by Bank of Zambia and the Government of the Republic of Zambia. He was Vice President of Zambia's Institute of Bankers and Chairman of Bankers' Association of Zambia (BAZ) during 2003-04.



#### Shri Arun Kaul Chairman & Managing Director UCO Bank



From Manager Credit in 1983, he rose to the position of Chief General Manager in PNB.

#### Central Bank of India – As Executive Director

Instrumental in building teams, nurturing talent and directing efforts for sustainable results - particularly in Treasury, Underwriting & Syndication, Strategic Planning and NPA management.

#### During his earlier tenure, Shri. Kaul held the post of Director in

- PNB Gilts Ltd
- National Multi-commodity Exchange of India Ltd.
- PNB (International) Ltd, London
- FIMMDA
- PNB Principal Management Company

Shri. Kaul was in the Advisory Board of "India Advantage Fund", ICICI Venture Funds Management Co. Ltd., Pan Asia Project Development Fund (IL&FS)Technical Advisory Committee of the Reserve Bank of India.

He has been a member in the various Committees. To name a few National Commodity & Derivative Exchange Ltd., ILFS & SIDBI Venture Capital , ASSOCHAM, Debt Committee of Mumbai Stock Exchange, Capital Market Committee of PHD Chamber of Commerce and Industry, and now a member of Governing Council of United Stock Exchange.

Mr. Kaul joined UCO Bank on 1st September 2010 as the Chairman and Managing Director.



#### Shri A Krishna Kumar Managing Director & Group Executive State Bank of India



Shri. A. Krishna Kumar is Managing Director & Group Executive, National Banking, State Bank of India. Prior to this he was the head of Information Technology Department of State Bank of India, career banker with 35 years of rich experience in all the facets of banking. He has handled a number of important assignments.

As a Deputy General Manager he was in-charge of Commercial Banking at Ahmedabad, and later held the position of Circle Financial Officer in the Hyderabad Circle of the Bank. Thereafter he was associated with the Business Process Reengineering Project of the Bank. As a General Manager, he was in-charge of Learning and Development in the Human Resources Department at the Bank's Corporate Centre.

In Sept. 2004 he was posted as General Manager in the Bank's Chandigarh Circle, where he was in-charge of more than 300 branches spread over 22 districts of Punjab. On his next promotion, he handled the Mid Corporate Group of the Bank as its Chief General Manager. Later, in October 2007, he was posted as the Chief General Manger of the Bank's Patna Circle and was in-charge of the Bank's business spread over the states of Bihar and Jharkhand.

His further promotion as Deputy Managing Director brought him back to the Bank's Corporate Centre, where he is currently heading the Bank's Information Technology Department since July 2009.





#### Shri Shyam Srinivasan Managing Director & CEO Federal Bank Ltd.



Shri. Shyam Srinivasan has taken charge as the Managing Director & CEO of the Bank with effect from 23rd September 2010. He joined Federal Bank after having worked with leading multinational banks in India and overseas across Middle East, India and South East Asia, where he has gained significant experience in retail lending, wealth management and SME banking. Before joining Federal Bank, Shyam Srinivasan was with Standard Chartered Bank, the largest foreign bank in India.

He was responsible for strategy, development and management of the Bank's Consumer Banking Business spread across a large network of branches in India employing over 6,000 people. Prior to that, he was Country Head of Standard Chartered Bank's Consumer franchise in Malaysia where he focused on broad-basing the revenue streams and delivered significant increase in profitability while developing a strong team of local professionals. Shri. Shyam Srinivasan is an alumnus of the Indian Institute of Management, Kolkata and Regional Engineering College, Tiruchirapally. He has completed a Leadership Development Program from the London Business School and has served on the Global Executive Forum (the top 100 executives) of Standard Chartered Bank from 2004 to 2010.



#### Shri Abraham Thariyan Executive Director South Indian Bank Ltd.



Shri. Abraham Thariyan, Executive Director of the South Indian Bank. Prior to his current assignment, Shri. Abraham Thariyan, who is considered as a resource person on international banking was the senior- most General Manager of Federal Bank in charge of International Banking, Asset Recovery, Financial Services and NRI Services.

Mr. Abraham Thariyan has headed the biggest region of Maharashtra, Gujarat and Goa besides being the Assistant General Manager in charge of the biggest branch of the Federal Bank – Mumbai Main branch.

For fifteen years Mr. Abraham Thariyan had been an elected Managing Committee member of Foreign Exchange Dealers' Association of India (FEDAI) representing private sector banks. He has also co—authored a book, "Hand Book on Bankers".

Shri. Abraham Thariyan is an MBA and also a post graduate in Arts. He is also a CAIIB. Shri. Abraham Thariyan, son of Cor-Episcopa Late Rev. Father K.V. Thariyan comes to South Indian bank with a rich experience of over thirty six years. His wife is Mrs. Latha and daughter Elizabeth.



# Shri Rahul Bhagat Country Head – Retail Liabilities Marketing & Direct Banking Channel HDFC Bank



Shri. Rahul N. Bhagat holds a Bachelor of Arts in History (Hons) from St. Stephen's College, Delhi University and a Masters degree in International Affairs from the College of William & Mary, Virginia, USA. He has over 18 years of experience in consumer banking, having worked with ANZ Grindlays Bank and Bank of America prior to joining the Bank in 1999.

Shri. Bhagat heads the Retail Liabilities, Marketing, High Net-Worth and Direct Channels businesses in the Bank. Shri. Bhagat is a Nominee Director on behalf of the Bank, on the Board of Kairoleaf Analytics Pvt. Ltd.



#### Shri S N Subramanyan Senior Executive Vice President Larsen & Toubro



Shri. S.N. Subrahmanyan is a Civil Engineer with post graduation in Management. Since passing out in 1984, he has been working with L&T. He started off as project planning engineer involving costing and job planning, and was soon handpicked and was instrumental in developing the MIS, Budgets and Strategic Planning for ECC Division of L&T. He has also undergone the Executive Management Programme from London Business School.

#### Key Achievements:

- Securing and managing EPC contracts for four major international airports in India at Bengaluru, Hyderabad, Delhi and Mumbai. Delhi International Airport is one of the largest contracts bagged by L&T till date.
- He has secured a major order for construction of Salalah Airport at Oman which is once again one of the largest international orders for L&T.
- He was instrumental in setting up the Ready Mix Concrete business for ECC.
- He has bagged many prestigious orders for construction of landmark buildings like ICICI and National Stock Exchange buildings at Bandra-Kurla, Safal Fruit & Vegetable Market - Bengaluru, TIDEL Park-Chennai including many IT and hospital building projects.
- On the developmental projects side, he had lead a team
  which conceptualised and implemented projects like
  HITEC City & HITEX Exhibition Centre at Hyderabad,
  CR2 India's first Commercial Complex and Car Park at
  Mumbai, and Bengaluru International Airport Limited India's first Public Private Partnership Airport.
- He is also on the board of following companies:
- L&T Buildings & Factories Independent Company
- L&T Infrastructure Independent Company
- L&T Oman LLC



# Shri Kaushik Banerjee President – Asset Finance Cholamandalam DBS Finance Limited



Shri. Kaushik Banerjee, B.Com., MBM (AIM,MANILA) serves as the President of Asset Finance at Cholamandalam DBS Finance Ltd. Shri. Banerjee served as a Senior Vice President and Business Head of VF at Cholamandalam DBS Finance Ltd. Shri. Banerjee served as the Chief Operating Officer of Dilip Chhabria Design Pvt. Ltd.

Shri. Kaushik has been in Asset Finance business for close to 22 years. He began his career in financial services with ITC Classic Finance Ltd (a subsidiary of ITC Limited). He headed the West & East operations of Esanda Finanz Ltd (a subsidiary of ANZ Grindlays Bank) with whom he spent 7 years. He joined CIFCL in 2001 and took over as Senior Vice President of the Vehicle Finance vertical in 2006. The division enjoys a strong reputation as one of the largest financiers of commercial vehicles in the country with a robust portfolio quality. He currently heads the Asset Finance divisions of Vehicle Finance and Corporate & Mortgage Finance.



#### Shri Ranjit Tinaikar Partner, Mumbai, McKinsey & Co.



Ranjit Tinaikar leads McKinsey & Co's IT Strategy. Prior to India, Ranjit spent nearly 10 years in New York where he headed the N. American practice in Retail Banking/Consumer Credit operations and IT strategy. He currently leads the Business Technology Office in India. His client experience include wide range of operations transformations (Outsourcing, off shoring, IT, Lean) and IT strategy efforts in Banking, Healthcare, Manufacturing, and Telecom. Led a program at a major Indian bank through an IT-enabled MIS for fundamentally transforming the performance management practices and business governance model. Led the NASSCOM effort to develop a Vision for 2020 for India's IT services industry; including perspectives on how IT could transform India

Ranjit received a Ph.D. in Management Information Systems from the University of Pittsburgh, an M.Tech. in Industrial Management from the Indian Institute of Technology, Bombay (1991), and a B.E in Computer Engineering for the University of Bombay (1989).



#### Shri J P Dua Chairman & Managing Director Allahabad Bank



Shri. J.P. Dua on 4th December 2009 took over as the Chairman & Managing Director of Allahabad Bank. Before joining Allahabad Bank as Executive Director on November 7, Dua was the General Manager (Corporate Credit) of Oriental Bank of Commerce for a period of over two years. He is appointed by Government of India upto August 31,2012.

Dua played a key role in developing many functional areas including credit growth in corporate and retail segments, technology upgradation, business development, enhancing brand image and publicity of the bank, entering into tie-ups with Maruti, Suzuki Motorcycles for enhancing auto-loans, UAE Exchange for boosting remittance, formation of Credit Counselling Centres and Credit Appraisal Cells at select Zonal Offices, enhancing Forex business of the bank and many others.



#### Speakers' Profile

#### Shri Diwakar Gupta Managing Director & CFO State Bank of India

Shri. Diwakar Gupta has been Chief Financial Officer of State Bank of India since April 15, 2011 and has been its Managing Director since April 1, 2011. Shri. Gupta served as Deputy Managing Director of State Bank of India until April 1, 2011 and served as its Group Executive of Rural Business & National Banking.

Shri. Gupta served as Chief General Manager of Mumbai at State Bank of India. He served as Chief Executive Officer of SBI Cards and Payment Services Private Ltd. until January 2010. He has been Director of State Bank of India since April 2011.



#### Shri Nilesh Shah President Axis Bank Limited



Shri. Nilesh Shah has been the President of Strategic Initiatives Corporate Banking at AXIS Bank Limited since joining it in March 2011. Shri. Shah is leading AXIS Bank's initiatives in the Investment Banking space. He serves as Managing Director, Chief Executive Officer, and Portfolio Manager of various funds in the fund complex of ICICI Funds. He has more than 20 years of experience in capital markets and market related investments, having managed money across equity, fixed income securities and real estate for local and global investors.

Shri. Shah served as the General Manager of Finance & Accounts at Mundra Port and Special Economic Zone Limited. He was Investment Banking Professional at ICICI Securities & Finance Company Limited (now Icici Securities Limited) and ICICI Ltd since 1992 and covered fixed income, equity, foreign exchange, and structured product markets. He served as a Deputy Managing Director, Portfolio Manager and Chief Investment Officer at ICICI Prudential Asset Management Company Limited. Shri. Shah joined Prudential ICICI in June 2004 and headed the investment function for all businesses.

Shri. Shah is a qualified Chartered Accountant and was awarded a gold medal for topping his batch in 1991. He is also a merit ranked Cost Accountant. Shri. Shah is a Law graduate and received a Bachelor of Commerce from University of Mumbai.

He was responsible for fund management, investment philosophy, key investor relationship management, and liaison with regulatory authorities governing the industry.



#### Speakers' Profile



### Shri T T Srinivasaraghavan Managing Director Sundaram Finance Ltd

Shri. T. T. Srinivasaraghavan is the Managing Director of Sundaram Finance Ltd. He served as Joint Managing Director of Sundaram Finance Ltd. Shri. Srinivasaraghavan serves as President of International Finance & Leasing Association, United Kingdom. He serves as Executive Director of Sundaram Finance Ltd and Director of Sundaram BNP Paribas Home Finance Limited and Sundaram BNP Paribas Asset Management Co. Ltd.

Shri. Srinivasaraghavan has over two decades of experience in the Banking and Finance sectors. He holds MBA (Finance) Degree.



#### Speakers' Profile



#### Dr. Kalpana Sankar Chief Executive Officer Hand In Hand India

Dr. Kalpana Sankar has specialised in participatory assessment of Self Help Groups, NGOs, participatory rural appraisal, gender-differentiated impact, developing monitoring tools and indicators and preparation of manuals / guidelines on gender issues. Dr. Kalpana has handled several international missions and received special commendation from the United Nations Office for Project Services. She has trained high level government delegates from South Africa and Afghanistan and has supported microfinance and poverty reduction programmes in Afghanistan and Brazil. She has been a consultant to UNDP, UNOPS, Wetlands International and Christian Aid.

She is currently CEO of Hand in Hand India and also Consultant with Government of South Africa. She has received scholarships to attend the INSEAD Business School and HBS – ACCION programme and is currently student of the TRIUM E-MBA course. In 2009 she was felicitated by the US Congress as a leading Women Social Entrepreneur in recognition of her role in providing leadership and fostering economic growth in local communities.



#### Prof. Bhaskar Ramamurthi Director IIT Chennai



Prof Bhaskar Ramamurthi is presently serving as the Hon. Director, Centre of Excellence in Wireless Technology, Chennai. Apart from this prestigious position, Prof Ramamurthi is concurrently managing the responsibilities at the Indian Institute of Technology, Madras as its Dean (Planning) and Professor, Department of Electrical Engineering. An alumnus of IIT, Madras, Prof Ramamurthi travelled overseas to complete his MS, and following that, his PhD in Electrical and Computer Engineering from the University of California, Santa Barbara. He flagged off his career in the US with AT&T Bell Laboratories, New Jersey, and gathering valuable experience in the process. Prof Ramamurthi returned to his alma mater in 1986, and joined the Department of Electrical Engineering as an Assistant Professor.

Prof Ramamurthi is the Principal Architect of corDECT Wireless Local Loop System and Broadband corDECT WirelessDSL System, widely deployed in India and 15 countries. He is also the inventor of the Multi-Level Adaptive Modulation Extension to the DECT standard that makes the Broadband corDECT system possible. Besides these, he has also made significant contributions as the inventor of Variable Bitrate Modified-GSM voice compression algorithm for digital storage applications, co-inventor of the Conjugate Data Repetition and associated Collision-Free Interlaced Pilots scheme in IEEE 802.16m standard, Designer of the Radio Modems for a TDM-TDMA Rural Digital Telephone System and so on. Through his work, Prof Ramamurthi currently holds 21 patents along with his collaborators for his pioneering research activities. Prof Ramamurthi received the Vasvik Award for Electronic Sciences and Technology in 2000 and was honoured with the Tamil Nadu.



# Shri Alok Kshirsagar Director, McKinsey & Co., Mumbai



Shri Alok Kshirsagar has broad experience in performance improvement and growth initiatives through his time in the Firm's London, New York and Mumbai offices. Alok is passionate about using his global expertise and Indian experience to contribute to public policy reforms with a particular focus on Infrastructure Finance, Capital Markets development and Financial Sector reforms.

Alok leads the McKinsey Asia Centre – a special initiative to mobilise the best insights, capabilities and relationships to help leading Asian and Multinational companies capture the full value of globalisation. The Centre specializes in developing innovative business models, maximizing value from cross-border M&A and JVs, and running global organisations. He co-leads McKinsey's relationships with the Ministry of Finance, the Economic Advisory Council to the PM, the Planning Commission and the RBI. He serves on the Infrastructure Debt Fund committee (chaired by Deepak Parekh). He is also on the Next Gen Leaders Board for the Indian School of Business.

Alok received a postgraduate degree in Politics and Economics from Oxford University, where he was an Inlaks Scholar. He has a bachelor's degree in Economics from Mumbai University where he was a National Merit Scholar.



# Shri Lakshmi Narayanan Vice Chairman Cognizant Technology Solutions



Shri. Lakshmi Narayanan has been a technology industry leader for over 30 years. His experience spans organizational strategy, customer relationship management, corporate governance, risk management, and operations. As a founding member of Cognizant, he has been responsible for the company's high-touch customer relationship and delivery excellence model. Under his leadership, Cognizant became the youngest IT services company to reach the \$1 billion revenue milestone.

In his role as the Vice Chairman of Cognizant, Shri. Lakshmi Narayanan is responsible for strategic programs around customer advocacy, education, training, and leadership development. He is also actively involved in delivering insights and practical advice on IT industry issues and multi-lateral trade among nations. He is past Chairman of NASSCOM, the apex industry body for promoting software and services in India, and is currently a Board member of the U.S.-India Business Council (USIBC).

In December 2008, Anna University conferred upon him a Doctor of Science (Honoris Causa) degree for his contributions as an industry-acclaimed strategist, institution-builder, leader, and visionary. He was named "Entrepreneur of the Year" by The Economic Times of India in 2005, was inducted into New Jersey High-Tech Hall of Fame in 2006, and honored by India's Dataquest magazine as "Entrepreneur of the Year" in 2008. He holds Bachelor's and Master's degrees in science and electronics and a M.B.A. from the Indian Institute of Science.



#### Shri Bhasker Sen Chairman & Managing Director United Bank of India



- Shri Bhasker Sen Joined Union Bank in December 1974 as a Probationary Officer
- He was posted in IBU Intl Finance Ltd., Hong Kong, (a joint venture finance company owned by Indian Bank, Bank of Baroda and Union Bank of India) from 1994 to 1999 and was one of the resident directors of the company with various responsibilities including compliance..
- He was on the Managing Committee of FEDAI and was also elected as Director in FIMMDA with an added responsibility of chairing the Valuation Committee of FIMMDA.
- Took charge as Executive Director of Dena Bank on 07.11.2007.
- Assumed charge as Chairman & Managing Director, United Bank of India on March 1, 2010.
- Appointed Ex-Officio Director on the Board of National Insurance Company Limited, Kolkata
- Member, Committee on HR issues of public sector banks, constituted by the Government of India dated August 24, 2010
- Assumed concurrent charge of CMD, Industrial Investment Bank of India Limited, Kolkata.



# Shri A P Verma Deputy Managing Director & CCRO State Bank of India



Shri. A. P. Verma, currently Deputy Managing Director and Chief Credit & Risk Officer of the Bank since January 2011. Prior to taking over as DMD & CCRO, Shri. Verma was Deputy Managing Director & Group Executive of Mid-Corporate Group.

Born in December 1951, Shri. Verma joined State Bank of India in 1975 as a Probationary Officer and has over three decades experience in the Banking sector. A Post Graduate from Patna University, Shri. Verma has held a number of important positions in SBI including that of Managing Director and CEO of SBI Caps. He was the President and COO of the Company as well.

He was chiefly instrumental in managing the USD 100 mio Venture Capital Fund of SBI Caps with Japan's Softbank Investment. He has also served as a General Manager – International Banking Group at the Bank's Corporate Centre in Mumbai from August 2003 to October 2005. Earlier, he was also heading the Corporate Accounts Group at Kolkata.



#### Speakers' Profile



#### Ms. Vijayalakshmi R Iyer Executive Director Central Bank of India

Ms. V.R. Iyer joined the services of Union Bank of India in December 1975. Her career during the last 33 years has been varied and challenging. She has had a good stint of experience in branch banking, having worked in very large and extra large branches for over 9 years and for over 15 years in Credit Department of prestigious zones such as Pune and Mumbai.

With the right combination of operational banking and credit, she was given the assignment of setting up Risk Management Department for Union Bank of India in the year 2000 which she handled with distinction.

She served as Dy.General Manager (Information Technology) during 2006-07 and in January 2008 was promoted as General Manager holding both the portfolios of Information Technology and Risk Management. She has to her credit rolling out the entire 2500 branches under Core Banking Solution, putting in place different delivery channels, a comprehensive centralized MIS Solution and also automating the entire Credit Management. She is elevated to the post of Executive Director W.e.f. 01.09.2010.



#### Speakers' Profile



#### Shri V Rama Gopal Executive Director Indian Bank

Shri V. Rama Gopal has assumed charge as Executive Director of Indian Bank on 7th December 2009.

He holds a masters degree in Bio-Chemistry. He joined as Probationary Officer in Indian Bank in the year 1973, before moving to Andhra Bank in 1976. He joined Andhra Bank on 30th December 1976 as Sub-Manager at Mumbai Main Branch. Having worked in various capacities in Mumbai, Andhra Pradesh, New Delhi, Chennai, Kolkata, he rose to the position of General Manager in Andhra Bank. As General Manager, he was the head of Funds & Investments and IBD, Mumbai for four years, before moving to Head Office, Hyderabad.



#### Shri P R Ravi Mohan Chief General Manager - DBOD Reserve Bank of India



Shri. Ravi Mohan is functioning as Chief General Manager in the Department of Banking Operations & Development of the Reserve Bank of India. Present job profile encompasses regulation of the commercial banking system in the country especially with regard to implementation of prudential norms and legislative reforms. Also the nominee of the Reserve Bank of India in the Accounting Standards Board in India, and also a member of the Task Force constituted for examining the possibility of convergence of Indian Accounting Standards with International Financial Reporting Standards. Represents India in the Accord Implementation Group on Operational Risk (AIGOR) of Basel Committee on Banking Supervision (BCBS) and the Definition of Capital Sub-Group of BCBS.

Prior to this, worked with the Department of External Investments and Operations of Reserve Bank of India during the period 1999 - 2003 as the Chief Investment Dealer heading the group managing the foreign exchange reserves of the country.

He holds Master of Business Administration in International Banking and Finance from the University of Birmingham, U.K.



#### Shri Kaizad Bharucha Head of Credit & Market Risk HDFC Bank



Shri. Kaizad Bharucha serves as Head of Credit and Market Risk at HDFC Bank Ltd. and also served as its Executive Officer and Head of Wholesale Credit, Market Risk and Retail Risk Policy. Shri. Bharucha has been a career banker with over two decades of banking experience.

He was previously with SBI Commercial and International Bank Ltd as Group Head, Credits. He has been a Director of HDB Financial Services Ltd. since January 13, 2009. He holds a Bachelor of Commerce degree from the University of Mumbai.



# Shri Puneet Garkhel Head - Fraud Risk Management and Outsourcing Mahindra Special Services Group



Shri. Puneet Garkhel, a post graduate in Business Administration and Capital Market Management, has over 13 years of experience working with Johnson & Johnson, B.Braun Medical & Mahindra SSG in Strategic planning, Fraud & Risk management, Physical, Information, IT and cyber security.

Puneet has worked on & led several surveys and projects with Government, Global & Indian corporate clients, helping them to identify and prioritise threats and implement frameworks that reduce vulnerabilities, minimise consequences and enhance competitive advantage.

He is a member of CSR Committee of CII (Western Region) and associated with security initiatives undertaken by CII, Indian Merchants Chambers and Bombay Chambers of Commerce & Industry.

He is ISO 27001 certified lead auditor and has been trained by several leading institutions like Krepnor Tregoe and Prof. Robert Thomas on various different management and key leadership skills.



#### Shri Ramsekhar CEO of Risk & Infrastructure Solutions CRISIL



Shri. Ramsekhar joins CRISIL from GVK Power and Infrastructure Ltd, where he was Chief Strategy Officer. Prior to this, he had a 20-year career in the Indian Administrative Service. Shri. Ramsekhar has a successful track record of leading large and complex organisations involved in economic development.

He brings hands-on experience of policy design implementation, and project development and execution, across the infrastructure and urban development continuum. Positions that he has held include Transport Commissioner and Special Secretary, Transport and Civil Aviation, Haryana; Administrator, Haryana Urban Development Authority (HUDA); District Magistrate and Estate Officer, Chandigarh; and MD, Haryana Agro Industries Corporation. Shri. Ramsekhar is also familiar with international best practices in urban planning, public-private partnership (PPP), and infrastructure development and finance. He has a Master of Public Administration (MPA) degree in Urban/Infra Planning/Finance from Columbia University, New York and another MPA (Public and Economic Policy) from the London School of Economics.



# Shri Ranvir Singh Associate Partner, McKinsey & Co.



- Ranvir Singh is an Associate Partner in the Mumbai office of McKinsey and Company.
- Since joining McKinsey, amongst other things, Ranvir has:
  - Developed the international banking strategy for a prominent bank in India
  - Developed the wholesale banking strategy for a leading Indian bank in an international market
  - Supported an investment bank in building an play across key emerging markets
  - Supported a leading financial services firm across India, Dubai and Singapore
  - Developed the corporate and investment banking strategy for a leading bank in India
  - Developed strategy for treasury sales and trading business for a prominent private bank in India
  - Conducted a strategic due diligence of overall financial services opportunity in India
  - Developed and led execution of an operational transformation program in a leading Indian metal company
- He has received his PGDM (equivalent to MBA) from the Indian Institute of Management, Bangalore, and a Bachelor of Technology in Mechanical Engineering from the Indian Institute of Technology, Bombay.



#### Shri Rajender Mohan Malla Chairman & Managing Director IDBI Bank Ltd



Shri. R.M. Malla, Chairman & Managing Director of IDBI Bank Ltd. since July 9, 2010. Prior to taking up his current assignment Shri Malla was Chairman & Managing Director of Small Industries Development Bank of India (SIDBI).

Shri Malla is an M.Com with an MBA from Faculty of Management Studies, University of Delhi and is also a Certificated Associate of the Indian Institute of Bankers. Starting his professional career as a Probationary Officer in Syndicate Bank in 1975, he joined as a middle Management Executive in the erstwhile Industrial Development Bank of India (IDBI) in 1979. Shri Malla was appointed as Chairman and Managing Director of SIDBI in July 2007 and during his tenure the business of SIDBI has increased almost threefold. He also initiated steps for setting up of Asset Reconstruction Company. He took several initiatives diversifying the activities of SIDBI and headed the subsidiaries / associate concerns of SIDBI viz. SIDBI Venture Co. Ltd., India SME Technology Services Ltd., SME Rating Agency of India Ltd., Indian SME Asset Reconstruction Co. Ltd. and Credit Guarantee Fund Trust for Micro and Small Enterprises.

He has played a meaningful role as member in different committees constituted by GoI, RBI and SEBI focussing on issues related to MSMEs. Recognizing his unstituted services for the development of Indian MSMEs, Association of Development Financing Institutions in Asia and the Pacific (ADFIAP), an international institution having more than 40 member DFIs, has conferred Shri Malla with Outstanding CEO Award for 2009.



#### Speakers' Profile



#### Shri Sushil Muhnot Chairman & Managing Director SIDBI

Shri S. Muhnot , Chairman and Managing Director of Small Industries Development Bank of India (SIDBI) since April 2011. Prior to taking up this assignment, Shri Muhnot was the Executive Director of IDBI Ltd. Before that, he was the Managing Director and CEO of IDBI Capital Market Services Ltd.

Shri Muhnot is a B. Text (Tech), MBA, Certified Associate of Indian Institute of Bankers and Masters in Ecology and Environment.

Shri Muhnot has wide experience in banking and financing the industrial sector in India. Of his 32 years experience, he has spent 28 years in IDBI Bank where he worked in varied capacities of project finance, treasury operations, business development, capital markets, merchant banking, trade finance, etc. His key milestone achievements include, growing outreach and retail business of IDBI Bank Ltd. and IDBI Capital, setting up of investment banking division, effective utilization of foreign lines of credit/ technical assistance/IDA etc, ISO:9000 certification for treasury and trade finance departments of IDBI Bank Ltd etc.



#### Shri R Venkatachalam DMD & Group Executive–Mid Corporate State Bank of India



Shri. R. Venkatachalam serves as Deputy Managing Director of Stressed Assets Management at State Bank of India. Shri. Venkatachalam served as Deputy Managing Director and served as Chief General Manager of Mid Corporate at State Bank of India. Shri. Venkatachalam has rich experience in Banking Industry as a Senior Manager in a leading Nationalised Banks. His rich experience shall helps for better management of working capital and Finance management.

He served as a Director of Fischer Chemic Ltd. He served as a Director of Global Trade Finance Private Limited. Shri. Venkatachalam is a Science Graduate from University of Madras and CAIIB.



#### Shri Debabrata Sarkar Executive Director Allahabad Bank





- Promoted as Assistant General Manager and posted at Port Louis as in-charge of Internal Audit Department of Bank's Mauritius Operations of Bank of Baroda.
- Posted as Branch Head of the Bank's Specialised Integrated Treasury Branch at Mumbai. Promoted to Deputy General Manager's cadre on 1st December, 2003.
- Posted as Zonal Head of then South Gujarat Zone, Surat.
   Promoted to General Manager's cadre on July, 2006.
- Posted as Zonal Head of Bank's Southern Zone at Chennai.
- Posted at Bank's Corporate Office, Mumbai as General Manager (SME & Wealth Management)
- Posted as Zonal Head of Bank's Greater Mumbai Zone, Mumbai, which is contributing major share of domestic business of the Bank.
- Posted as General Manager (Wholesale Banking/Credit) at Corporate Office, Mumbai, looking after entire corporate credit portfolio of the Bank including Domestic Foreign Business and CDR matters.
- Posted as Executive Director, Allahabad Bank
- Was Director on the Board of Central Securities Depository Limited, Mumbai
- Director on the Board of Bank of Baroda (Botswana) Limited, an overseas banking subsidiary of Bank of Baroda.
- Trustee on the Baroda Pioneer Asset Management Company Limited, Mumbai.
- Member on the Supervisory Board of India Advantage Fund Series sponsored by ICICI Venture Capital Management Company Ltd., Bangalore.





# Shri R K Dubey Executive Director Central Bank of India



Joined Central Bank of India as Executive Director on 01/09/2010 and has been placed as In-charge of verticals of Organizational Planning, Human Resources, Operations, Subsidiaries, Priority Sector, Retail Banking and Rajbasha Vibhag.

Posses enormous inter personal, communication and leadership skills with proven abilities in team management and customer relationship management. Always loves challenges and believes in setting own goals. Has a positive ability to deliver result under any circumstances.

A techno-savvy banker with extensive multi dimensional banking operational experience of around 33 years in Punjab National Bank, encompassing 10 years as Regional/Zonal/Circle Head, 9 years in branch operations at grass root level as Incumbent of branches, besides 4 years of training assignment as In-charge of Bank's Training College & 1 year as 2nd in command of Information Technology Division at Bank's Corporate Office and the last five months as Head of Marketing Services Division at PNB's Corporate Office.



#### Speakers' Profile



#### Dr T T Ram Mohan Professor IIM, Ahmedabad

Dr. T T Ram Mohan, Professor at Indian Institute Management, Ahmedabad. Prof Ram Mohan studied at IIT Bombay and IIM Calcutta and obtained his doctorate from Stern School of Business, New York University.

Prof Ram Mohan worked extensively in consultancy and in the financial sector before entering academics. He has been Divisional Manager with Tata Economic Consultancy Services, Head of Strategy at Standard Chartered Bank and Vice President with the American investment bank of Bear Stearns Asia Ltd (Hong Kong).

Prof Ram Mohan has been a financial journalist at various points in time. He has been New York Correspondent for **The Economic Times**, Economics Correspondent for **India Abroad** (New York), and Contributing Editor (South Asia) with the **Financial Times** of London's International Reports.

In 2007-08, Prof Ram Mohan was member of an Advisory Committee to the RBI's Committee on Financial Sector Assessment. He has recently been appointed again to the Technical Advisory Committee on Money and Government Securities Markets, Reserve Bank of India. He is also member, Primary Markets Advisory Committee of the Securities and Exchange Board of India. Prof Ram Mohan is on the Board of Directors of several companies in both the public and private sectors.



### Shri Rajat Madhok Managing Director Head – Commercial Bank Citibank NA



Rajat Madhok joined Citibank India in 1996 and is currently the Managing Director and India Head for the Commercial Bank.

Prior to this, he was the Market Manager for the Global Banking business for Western and Eastern India. He has over 15 years of experience in Corporate Banking and has worked on a number of key transactions across the Industrial, Auto and Healthcare sectors including Tata Steel's acquisition of Corus Plc and Tata Motors acquisition of Jaguar LandRover. He has worked in the New Delhi & Chennai markets as well.

He is a part of the Bank's ALCO and Country Coordination Committee. He has been a Senior Credit Officer since 2005.

Rajat is an MBA in Finance from the University of Bombay and also has a B.E. (Hons) in Mechanical Engineering from the Indian Institute of Technology (Roorkee).



# Shri Vijay Hede Managing Director Pyramid Finance Pvt. Ltd



**Shri. Vijay Hede** is the Managing Director of Pyramid Finance Pvt. Ltd., a Salgaocar group company funding entrepreneurial ventures in SME sector. He is a Shareholder-Director in Shivranjani Securities Co. Pvt. Ltd. which provides wealth management solutions to high Networth individuals in Goa and outside.

He is Director on Amiantit Fiberglass Industries India Pvt. Ltd., a joint venture with Amiantit Group, the largest manufacturer of GRP pipes in the country. Advisor on business strategy to Kimplas Piping Systems Pvt. Ltd., Nasik a market leader in the manufacture of electro fusion fittings used in gas distribution and water distribution networks and a Shareholder-Director in Goa Aquatic Sports Pvt. Ltd., an entrepreneurial venture for high quality water sports and adventure sports in Goa including scuba diving.

He is the Past Chairman of CII Goa Council and Past President of Rotary Club of Panaji Midtown and was awarded 'Manager of the Year-2004' by Goa Management Association. He is closely connected with all the management institutions in Goa as a visiting faculty and is on the governing board of Sunshine School at Bainguinim at Old Goa. He has addressed several forums in India and abroad. He has led the literacy initiative drive of the Rotary Club which has led to the support of education of more than 300 rural children at primary, secondary and professional level.

Shri. Hede is an Alumnus of the Indian Institute of Technology-Madras and has also completed an accelerated programme in General Management at I.I.M., Ahmedabad. He is also a Chartered Financial Analyst



#### Shri Akash Lal

# Speakers' Profile

#### Partner, McKinsey & Co.

Since joining the Firm in 2004, Akash has worked extensively with financial institutions in India, Greater China and South-East Asia, across business strategy, organisation and technology issues. His area of specialisation is wholesale banking.

Akash's sample client experiences include:

- Leading a multi-year business building program for a leading Indian bank across multiple business units (Retail banking, wholesale banking, international banking, private banking, group and subsidiary businesses)
- Driving a multi-year wholesale banking transformation program for a leading emerging markets bank
- Designing the Health Insurance entry strategy for a leading Indian financial institution
- Conducting a review of the Indian retail brokerage market for a leading Indian financial institution
  - Prior to joining the Firm, Akash worked for seven years at HSBC, where he led the Wealth Management business (HSBC Premier) for Western India.
  - Akash holds an MBA with distinction from INSEAD, and a PGDM from the Indian Institute of Management, Ahmedabad.



#### Shri B Sambamurthy Director IDRBT



**Shri. B. Sambamurthy**, took over as Director, Institute for Development and Research in Banking Technology, on November 12, 2008.

Prior to taking over as Director, Shri. Sambamurthy, held the position of Chairman and Managing Director of Corporation Bank from April 2006. He was also the Executive Director of Indian Bank from 2004 and Non-Executive Chairman of Indian Bank Housing and Capital Market Subsidiaries.

Shri. Sambamurthy, a Chartered Accountant, has over three decades of experience in Banking, starting his career with the Syndicate Bank in 1976. During his career, he has handled various functions such as Treasury, International Banking, Human Resources, Risk Management, Information Technology and Bancassurance. He handled the Bank's London Branch and the prestigious Mumbai Zone.

He has also held various positions including Secretary of Indian Banks Association, U.K. Chapter at London; Vice-Chairman of Foreign Exchange Dealers Association of India; Chief Examiner of Indian Institute of Bankers; Member of RBI Committees like Export Advisory Committee, Standing Committee on Forex Clearing and Committee on reporting system, etc.

Shri. Sambamurthy is known for his working framework of 3 Ps People, Product and Process, using which he has put all the organizations he has worked with on a high growth trajectory



#### Shri R Ramachandran Chairman & Managing Director Andhra Bank



Shri R Ramachandran has been appointed as Chairman & Managing Director of Andhra Bank. He has assumed office on 01.09.2010. Prior to joining in our bank, he was Executive Director of Syndicate Bank from 19.12.2008 to 31.08.2010. Earlier Shri Ramachandran was General Manager of Indian Bank.

A Post Graduate in Science with Post Graduate Diploma in Financial Management, Sri Ramachandran (1952), started his banking career with Indian Bank in 1973 as a Probationary Officer. He has wide overseas experience with a stint in Colombo and in Singapore as General Manager and Chief Executive Officer of Singapore Operations.

Assignments handled by him include Head of Overseas Branch, Mumbai, Dy. General Manager, International Division, Circle Head, Bangalore and General Manager/Circle Head, Mumbai. He has wide exposure to areas of Corporate Credit, Forex/Treasury and International Banking.

Shri Ramachandran has attended various training programmes on Forex Markets and International Banking, held in Singapore, U. S., Thailand, China and U.K during his career with Indian Bank and Syndicate Bank.



#### Shri A K Bansal Executive Director Indian Overseas Bank



Shri A.K. Bansal has taken charge as Executive Director of Indian Overseas Bank on 1st September 2010. Shri A. K. Bansal is a Post Graduate in Agriculture from the renowned G B Pant Agriculture University, Pant Nagar, Nainital and recipient of ICAR Junior Research Scholarship. He joined Union Bank of India as Agricultural Field Officer at the age of 23 years in the year 1976. He was awarded Super Achiever and Star Performer status by the Bank in the year 1994 for his outstanding performance at the first Specialized SSI Branch of the bank at Ahmedabad.

Shri Bansal was also conferred with the Chairman Club Membership by the Chairman & Managing Director of the Bank as recognition of his outstanding performance. On his promotion as General Manager on 1st January 2008, he was entrusted with one of the most challenging and coveted assignments of the Bank i.e. Field General Manager, North Zone.

Shri Bansal is a Committee Member in the Apex Advisory Committee Meeting of SIDBI Innovation and Incubation Centre (SIIC) in IIT Kanpur.



# Shri Ashwani Kumar Executive Director Corporation Bank



Shri Ashwani Kumar, General Manager of Allahabad Bank has been appointed as the Executive Director of Corporation Bank, for a period of 5 years, by the Government of India. Shri Ashwani Kumar, M.Sc., CAIIB, started his career as a Probationary Officer in Allahabad Bank in 1981 and rose to the executive cadre in 2000. He worked in different capacities in various Branch/Offices and Administrative Office of Allahabad Bank during his banking career spanning over 29 years.

He has worked as Forex Dealer for around five years and started the Bullion Desk in the year 1998 at Bank's International Branch, New Delhi. As Assistant General Manager, he headed Lucknow Branch and on elevation served as Executive Assistant at Chairman's Secretariat, Head Office as Deputy General Manager.

On his elevation to the cadre of General Manager in the year 2006, Shri Ashwani Kumar, headed the bank's Planning & Development Division, at its Head Office. Shri Ashwani Kumar carries with him over 29 years of rich Banking experience.

Shri Ashwani Kumar joined Corporation Bank and took charge as the Executive Director of the Bank on the 1st December 2010.



#### Shri Alok Nigam Joint Secretary, Ministry of finance Government of India



A topper in Graduation and Post-graduation in Mathematics from Allahabad University, Shri Alok Nigam joined the Indian Administrative Service in the year 1986. He has varied experience in Urban Development & Rural Development, Revenue, Land Administration, Law and Order, Industry, Power, Agriculture and Finance.

He has handled sensitive assignments like District Collector of Jind, Panipat and Kurukshetra districts in Haryana, Chief Executive - Haryana Urban Development Authority, Director - Town and Country Planning, Managing Director - Power Distribution Corporation, Chief Executive - Agricultural Marketing and Special Secretary – Finance Department.

He is presently Joint Secretary in the Department of Financial Services, Ministry of Finance, Government of India.



# Shri Sanjeev Kapur Chief Marketing Officer Citi India



Shri. Sanjeev Kapur is the Chief Marketing Officer for Citi India. Before assuming his current role, Shri. Sanjeev was Director, Consumer Marketing & Banking Products, leading marketing and brand strategy for the entire span of Citi's consumer offerings in India including banking, loans and cards.

He also held charge of product management for the Bank's retail wealth management and liabilities products including the flagship Citigold & Citi@Work propositions. Shri. Sanjeev helped to conceptualise the brand activation platforms and client engagement strategy for Citi's sponsorship of the DLF IPL which created significant business impact, and established the Citibank Moments of Success brand property.

In 2010, Sanjeev spearheaded the creation of a multi-product, multi-location precision marketing ecosystem in key markets that continues to deliver a differentiated experience to clients and build perceptual scale for the Citi brand. During this tenure, Citibank has been awarded the top position in the prestigious Brand Equity "Most Trusted Brand Awards" in the foreign bank category for two consecutive years, 2009 & 2010.

Prior to joining Citi in 2005, Shri. Sanjeev spent over seven years in a variety of Sales & Marketing roles in Unilever. Shri. Sanjeev is a Gold medalist (Marketing) from XLRI Jamshedpur, where he obtained his MBA in 1998. He is also a Gold medalist from IIT Roorkee, where he obtained his B.Tech., in Mechanical Engineering in 1992.



#### Ms Sonu Bhasin Group President-Branch Banking YES Bank



Ms. Sonu Bhasin is the Group President – Branch Banking at YES BANK. She is responsible for Building a Strong, Stable and Sustainable granular CASA, Retail Liabilities, Retail Assets, Wealth Management, NRI and Distribution revenues through a multipronged, Customer Centric, Product driven strategy, and by substantially enhancing Sales Force Performance and Productivity, systematically improving quality of acquisition and ensuring a Strong Compliance Based Culture.

Ms. Sonu Bhasin brings with her over 24 years of work experience, half of which has been in the Banking & Financial Services domain. Prior to joining YES BANK, she was the President and Head, Retail Banking & Investment Products, and Sales Management division at Axis Bank since 2005.

She was responsible for the overall growth of Retail Liabilities, Investment Products, Customer Segments and Wealth Management. She was instrumental in setting up the third party, wealth and private banking businesses at Axis Bank. She has also worked with Tata Administrative Services (TAS) and ING Bank earlier.

Ms.Sonu Bhasin is a Mathematics Graduate from St. Stephen's College, Delhi University, and has done her MBA from Faculty of Management Studies, University of Delhi.







# Shri Shankar Kalyana Distinguished Engineer & CTO for Global Business Services in India IBM

Shri. Shankar Kalyana is an IBM Distinguished Engineer and CTO for Global Business Services in India. In his current role, Shankar is responsible for advising IBM's clients on the effective use of Technology to address complex business challenges, and aligning the internal organizational technology capability to enable IBM deliver to our Client needs effectively. He is equally responsible for driving the Technical Vitality programs in IBM India and enabling our professionals to pursue a fruitful technical career path.

Shankar's 25-year experience in IT, the last 10 in IBM, spans all phases of the software lifecycle and multiple customers in various roles. He has architected, designed, developed, and implemented both custom and packaged software solutions, across various environments and platforms. In his role as a technical advisor, he has counseled and assisted Senior Client Executives with I/T strategy and Enterprise Architecture. Shankar is a thought leader in bridging the Business-IT gap and improving business flexibility and agility using approaches such as Service-Oriented Architecture (SOA). He has authored a number of presentations, white papers, and professional journal articles these topics.

Shri Shankar is the recipient of multiple awards, including two Outstanding Technical Achievement Awards in IBM. He holds a Master's degree in Information Science from The Pennsylvania State University.



Speake



#### Shri Raman Thiagarajan Partner, Abu Dhabi, McKinsey & Co.

Shri. Raman Thiagarajan is a Partner in the Abu Dhabi Office. He is a core leader of the McKinsey Financial Services Practice. He has actively served leading regional banks, SWFs and Government departments across a range of topics around growth, risk management and performance transformation

Prior to McKinsey, Raman worked for five years as an executive with HSBC Bank in the Middle East in a variety of roles lastly as a Profit centre head for one of the key business lines. Before that Raman worked with American Express in the business controller's office as a senior analyst.



#### Ms. Usha Thorat Former Deputy Governor Reserve Bank of India

**Director - CAFRAL** 



**Ms.** Usha Thorat, former Deputy Governor, Reserve Bank of India, took over as Director of the Centre for Advanced Financial Research and Learning (CAFRAL) in January 2011.

After a distinguished service of nearly four decades with the Reserve Bank of India, Ms. Usha Thorat retired in November 2010 as its Deputy Governor, a post which she held for five years. As Deputy Governor, Ms. Thorat's specific responsibilities included banking regulation and supervision, rural and urban cooperative banks and currency management.

The other important positions held by Ms. Thorat during her tenure as Deputy Governor included Member on the Board of Securities Exchange Board of India (SEBI), Chairperson of the Bharatiya Reserve Bank Note Mudran Private Limited, Chairperson of the Deposit Insurance and Credit Guarantee Corporation (2005-09) and Director on the Board of National Bank for Agriculture and Rural Development (2005'09).

Ms. Thorat has a Master's degree in Economics from the Delhi School of Economics. She joined the Reserve Bank in April 1972. Prior to her elevation as Deputy Governor, Ms. Thorat was the Executive Director of the Reserve Bank (since April 2003). As Executive Director, she represented RBI on the BIS Committee on Global Financial Systems (CGFS). She had also served as a member on the CPSS-IOSCO Task Force on Securities Settlement Systems.



#### Shri M Balachandran Director IBPS



Shri. M Balachandran, is Director of Institute of Banking Personnel Selection, has been a career banker for 37 years. He worked in different capacities within India and abroad for over 30 years in Bank of Baroda, lastly as Chief Executive of Bank's American operations at New York. Thereafter he headed Bank of India and superannuated as its Chairman & Managing Director in 2007. Presently he is also Director of National Payment Corporation of India Ltd and Director of Small Industries Development Bank of India.

Shri. Balachandran has extensive exposure to Agriculture and SME, Corporate and International banking segments. In the past he has been Chairman of Star Union Dai-Ichi Life Insurance Co. Ltd, Bank of Baroda (Guyana) Ltd., and BOI Shareholding Company Ltd. – a joint venture between BOI & BSE.

In the past he has been Director of ASREC LTD. an Asset reconstruction Company, NABSCON, a consulting organization of NABARD Agriculture Finance Corporation Ltd. (AFC) Indo Zambia Bank Ltd.— a joint venture; and he was also associated with several committees of RBI, IBA, NABARD and Govt. of India.



#### Shri T V Mohandas Pai

#### **Board Member Manipal Education & Medical Group**



Shri. Mohan is the Chairperson of the Board of Manipal Universal Learning Private Limited, a global education services corporation and Advisor to the Manipal Education and Medical Group. He is basedout of Bangalore, India.

He is a Member of the Board of the Securities and Exchange Board of India("SEBI") and, was for many years thereto, a Member of SEBI's sub-committee on Accounting Standards. Mohan is a Trustee of the International Financial Reporting Standards ("IFRS") Foundation, the body that oversees the International Accounting Standards Board ("IASB"), for nearly six years now. Mohan is a Member of the Dr. Anil Kakodkar Committee on Autonomy for the IITs and the Karnataka Knowledge Commission.

Shri. Mohan was a Member of the Kelkar Committee, constituted by the Ministry of Finance, Government of India, to reform direct tax regulations. He was also a Member of the Non-Resident Taxation Committee, the High Powered Committee on e-Commerce and Taxation, and the Empowered Committee for setting up the Country's Tax Information Network.

Shri. Mohan won multiple awards in Finance & Accounting like 'CFO of the Year' in 2001 by IMA India and American Express 'Best CFO in India' award from Finance Asia etched is also a Fellow Member of the Institute of Chartered Accountants of India.





## Shri V Kannan Executive Director Oriental Bank of Commerce



**Shri. V Kannan**, Executive Director, assumed charge on 01 December' 2010. He has done B.Sc(Hons.) and Post Graduate Diploma in Business Administration. He is also a certified member of the Indian Institute of Bankers. He has a rich experience of 34 years in Banking. He joined Bank of Maharashtra in 1976. He has experience in various aspects of banking, both operational and administrative, in different capacities as Officer, Branch Manager, Forex Incharge, AGM, DGM and GM.

He took over the charge as General Manager in June' 2006 and held the portfolio of commercial and corporate credit, priority sector, treasury and international Banking. He also headed the Mumbai Region of the Bank. He has been on the Board of SBI Global Factors Ltd as director, which is a subsidiary of State Bank of India in the capacity of Nominee Director since 2007. He attended various training programs and seminars at Institutes of national repute in India as well as abroad including South East Asian Banks Seminar at American Express Bank, Management Development Program at Kellogg School of Management Chicago and meeting with Financial Services Authority of UK, London.





#### Dr. Pritam Singh Director International Management Institute, New Delhi

PadmaSri Dr. Pritam Singh has been the Director General at International Management Institute, New Delhi since April 7, 2011. Dr. Singh serves as Dean of ASCI Hyderabad and IIM, Bangalore. He serves as a Member of the Local Board for Northern area of Reserve Bank of India. He has been a Director of Parsvnath Developers Limited since March 11, 2006. Dr. Singh has been an Independent Non Executive Director of Hero Honda Motors Ltd. since August 22, 2005.

He serves as a Director of Shipping Corporation of India. He has been an Additional Director of Dish TV India Ltd. since April 27, 2007. He serves as a Director of The Delhi Stock Exchange Association Limited. He has been an Independent Director of Godrej Properties Limited since January 16, 2008. He has been Shareholder Director of Dena Bank since March 17, 2009. He served as a Director of ICRA Limited until May 9, 2006. He served as a Director at Punjab National Bank. from August 6, 2002 to August 6, 2005. He served as a Director of Shipping Corp. of India from March 2000 to July 27, 2007. He served as a Trustee of UTI Trustee Company Private Limited at UTI Mutual Fund - Children Career Plan until January 13, 2006. Dr. Singh is one of the pioneers of management education in India and abroad.

Dr. Singh initiated a number of social projects focusing on Healthcare, Education, Water Management and Road Building for the surrounding community to improve the quality of life. Dr. Singh is Director of Management Development Institute, Gurgaon. He was Director of the Indian Institute of Management, Lucknow. He is WCL Chair Professor of ASCI Hyderabad and Professor of O.B. He is author of seven academically reputed books and published over 50 research papers.



#### Speakers' Profile



#### Prof. H Krishnamurthy Principal Research Scientist IISC, Bangalore

H Krishnamurthy has a BE (Hons) from Madras University and ME from Indian Institute of Science. He has more than 30 years experience in Teaching, Research and Consulting. He is a PRINCIPAL RESEARCH SCIENTIST at the Supercomputer Education and Research Centre, Indian Institute of Science.

His areas of interest include Communication and Networking in particular and Banking Technologies in general. He has been an advisor / consultant to several Government organizations for the past 15 years. He is associated with RBI, SEBI and IRDA as member of the technical advisory group and / or standing committee on technology. He was a member of the Governing Council of IDRBT during the period 2002-2005. He has provided technical advice and guidance to several organizations in the petroleum, coal and steel sector and has been actively associated with several banks and financial institutions as advisor on behalf of the Institute.

He is a member of the Standing Committee on Technology of IDRBT. He is also a member of the recently constituted Dr C.

Rangarajan committee to review, restructure and draw a road map for IDRBT for the future.



#### Shri B.S. Raghavan Retd. IAS Officer



Shri. B.S. Raghavan serves as First Chancellor of ICFAI. Mr. Raghavan is a former IAS officer and UN Civil Servant, Author and Social Activist.

B. S. Raghavan joined the West Bengal IAS cadre in 1952 and was the Commissioner of various Departments. He also served as the Chief Secretary of Tripura. He was Director, Political and Security Policy Planning in the Union Home Ministry and the Secretary, National Integration Council during the period of the first four Prime Ministers. He was a US Congressional Fellow and Policy Adviser to UN (FAO), and Chairman of three UN Committees. He has been chief executive of four major public sector enterprises. He is now a columnist and author, connected with social service and educational organisations.



#### Speakers' Profile



#### Shri Renny Thomas Partner, McKinsey & Co.

- Renny Thomas leads the Strategy Cell for McKinsey's Asia-Pacific Financial Institutions Practice and McKinsey's Strategy Practice in India.
- His experience over the last 13 years at McKinsey has included:
- In terms of clients, working with 25 leading institutions from across North America, Europe and Asia on issues related to strategy, organisation and operations
- In terms of markets, has worked in several markets across Asia India, the Middle East, Singapore, Thailand, Indonesia, and Australia
- In terms of focus, specialises in retail banking, consumer finance, mass market business models, Greenfield business building and "lean" sales and operations functionally
- He has led several knowledge efforts and publications from within McKinsey, including leading an effort on the Future of Banking Business models in Asia.
- Renny has a B. Tech degree in Electrical Engineering from IIT Delhi and an MBA from IIM-Ahmedabad both completed with honours.



#### Prof Kittu Reddy Sri Aurobindo Ashram, Pondicherry



Prof Kittu Reddy was born in the Anantapur district of Andhra Pradesh in 1936. He is the nephew of Late Sanjiva Reddy, the former President of India.

At the young age of 5 he was taken to the Sri Aurobindo Ashram, Pondicherry by his parents. Brought up in the spiritual ambience of the Ashram, he has lived there ever since. He had all his education at the Sri Aurobindo International Centre of Education from where he graduated in 1957. In 1958, he started teaching at the same Centre, first at the school level and later from 1969 at the College level. His subjects today are: The Foundations of Indian Culture, Political Science, Social Science, and History. It must be mentioned that all these subjects are taught in the light and vision of Sri Aurobindo. He has also been in the administration of the Sri Aurobindo International Centre of Education from 1958 to 1976.

In 1987, he came in contact with the Indian Army and has been giving talks to the Indian Army on Motivation and Leadership and the Mission of India.

In 1994, at the request of General BC Joshi who was then Chief of Army Staff, he moved over to Delhi for two years to help him in his work. He was appointed Adviser to the Army Welfare Education Society. AWES is the organisation that looks after Army Schools. He was also assigned the task of writing capsules for the training institutions of the Army from the induction stage till the rank of senior officers with the intention of introducing spirituality as a motivating factor. He has also worked closely with the Army Schools and is at present a founding member of the Academic Advisory Council of AWES.

After the passing away of General Joshi, he worked closely with General Shankar Roy Chowdhury when he was the Chief of the Indian Army. Since then he has been in close touch with the Armed Forces and has conducted workshops for the Indian Army, Navy



and Air Force. These workshops deal with Motivation, Leadership, and the Indian nation. They have been held both in Pondicherry and at various training centres of the Armed Forces.

He has travelled extensively in India visiting almost all the training centres of the Army and a few centres of the Navy and Air Force. He has given talks at these stations and held workshops. One of the last workshops was at Vishakapatnam for the officers of the Eastern Naval Command.

He was invited in November 2006 by Army Headquarters to Delhi for a discussion on Stress Management in the Army to try to tackle the problem of suicides and fratricides.

He has also written a book for the Army entitled "Bravest of the Brave" and two monographs "Kargil – the manifestation of a deeper problem" and "Secularism, Religion and Spirituality". He has written two books titled "History of India – A new approach" and A Vision of United India – problems and solutions.

In 1995 he visited the United States and England. In England he addressed the Royal College of Defence Studies. He has been travelling extensively in India in the last few years addressing different groups both in the Army and educational institutions all over the country. He has contributed quite regularly to prestigious French journals on the problems of World unity and psychological development on spiritual lines.

In 2006, he visited Sweden and gave a few talks at the Indo-Swedish Association and at the National Defence College in Stockholm.

In the last few years he has been giving talks at a number of universities in India such as Jadavpur University and Ramakrishna Institute of Indian Culture. These talks are on Social Science and World Unity, Education in India and such other allied topics.

He has also held workshops for NIIT on Stress Management in the last few years.

At present he is working closely with the Indian Army on Morals and Ethics.



### Shri G. Ramaswamy President, ICAI



Shri G. Ramaswamy is an Indian Chartered Accountant from Tamil Nadu (Coimbatore) and is the incumbent president of the Institute of Chartered Accountants of India (ICAI) for the year 2011-12.

CA. G. Ramaswamy is an Indian Chartered Accountant from Tamil Nadu (Coimbatore) and is the incumbent president of the Institute of Chartered Accountants of India (ICAI). Mr. Ramaswamy qualified as a Chartered Accountant in 1984. From 1984-1989 he was a member of the Managing Committee of the Coimbatore Branch of the Southern India Regional Council (SIRC) of the ICAI and was Chairman of that branch from 1988-1989. He became a member of the SIRC in 1994 while serving as Director of the Tamil Nadu Industrial Investment Corporation Ltd. (which concern was run by the Tamil Nadu government). From 1999-2000, he served as the Chairman of the SIRC. During that time SIRC received the best Regional Council award and Best Students Association award. He was also a member of the Body of Board of Governors of the Institute of Internal Auditors [IIA]-Chennai. Ramaswamy began working directly for the ICAI in 2004 and has been on standing and non standing committees. Formerly vice president of the ICAI for 2010–2011, Ramaswamy is also a fellow member of the Institute of Company Secretaries of India (ICSI)[1] and represents the ICAI on a number of advisory committees including the National Advisory Committee on Accounting Standards (NACAS).

Mr. Ramaswamy has over 27 years of experience as a practicing chartered accountant. He has varied and distinguished experience in area of public accountancy with audit and financial re-engineering of public as well as private sector entities, NGOs, insurance companies, etc. He has represented the Institute at various international forums, where he has espoused the concerns of SMPs and the developing nations. He has also authored various books and articles on accountancy issues.



#### Govind Krishnakumar Managing Director and CEO Global Advantage Solutions Pvt. Ltd.



Mr. Govind Krishna Kumar is a seasoned and successful banker with over 35 years' experience in the Financial Institution Business, as well as Corporate Banking and Operations, primarily in India and South Asia. He has spent a major part of his professional career with prestigious organizations such as the State Bank Group, American Express Bank and Standard Chartered Bank.

Since 1990, Mr. Krishna Kumar has held leadership positions, while managing and growing some of the largest and most successful Financial Institution Businesses in South Asia, specifically for American Express Bank and Standard Chartered Bank.

He is a qualified lawyer and a Certified Associate of the Indian Institute of Bankers. He is also an expert and qualified trainer in Situational Leadership and Banking Practices.



#### Prof. M.S. Swaminathan, Chairman, M S Swaminathan Research Foundation Chennai



Professor M S Swaminathan has been acclaimed by the TIME magazine as one of the twenty most influential Asians of the 20th century and one of the only three from India, the other two being Mahatma Gandhi and Rabindranath Tagore. He has been described by the United Nations Environment Programme as "the Father of Economic Ecology" and by Javier Perez de Cuellar, Secretary General of the United Nations, as "a living legend who will go into the annals of history as a world scientist of rare distinction". He was Chairman of the UN Science Advisory Committee set up in 1980 to take follow-up action on the Vienna Plan of Action. He has also served as Independent Chairman of the FAO Council and President of the International Union for the Conservation of Nature and Natural Resources.

A plant geneticist by training, Professor Swaminathan's contributions to the agricultural renaissance of India have led to his being widely referred to as the scientific leader of the green revolution movement. His advocacy of sustainable agriculture leading to an ever-green revolution makes him an acknowledged world leader in the field of sustainable food security. The International Association of Women and Development conferred on him the first international award for significant contributions to promoting the knowledge, skill, and technological empowerment of women in agriculture and for his pioneering role in mainstreaming gender considerations in agriculture and rural development. Professor Swaminathan was awarded the Ramon Magsaysay Award for Community Leadership in 1971, the Albert Einstein World Science Award in 1986, and the first World Food Prize in 1987.

Professor Swaminathan is a Fellow of many of the leading scientific academies of India and the world, including the Royal Society of London and the U S National Academy of Sciences. He has received 58 honorary doctorate degrees from universities around the world. He currently holds the UNESCO Chair in Ecotechnology at the M S Swaminathan Research Foundation in Chennai (Madras), India.



#### Shri Rajesh Bansal Asst. Director General, UIDAI



Mr. Bansal is currently the Assistant Director General with the UIDAI responsible for integration of Aadhaar for the financial sector. He is responsible

for handling relationships with the banking, insurance and securities market regulators and the respective market players. He has 18 years of experience in the area of Payment Systems both as a practitioner and a policy maker at Reserve Bank of India. He has worked closely on the Committees of RBI for providing Access to Finance to the SME sector & Committee on Securitization of Trade Credit Receivables.

He has been awarded the Golden Jubilee Scholarship of RBI. He holds a Masters in Economics and also a Masters in International Development Policy from Duke University.

