

Ajoy Kumar Deb

Phone: 9650611902, 011 26270405.

Email: akdeb52@rediffmail.com

Date of birth: 2-Nov 1952

Address: H-1490, 2nd Floor, C.R Park, New Delhi 110019.

Qualifications: MSc, Chemistry (IIT Bombay), CAIIB



Summary

Retired from the State Bank of India as Chief General Manager on 30-Nov 2012, (which is a post equivalent to that of an Executive Director in a Public Sector Bank as this selection is after that to the GM Grade), and the last position was that of the CGM, Associates and Subsidiaries which governed the management of SBI's 5 Associate Banks and its various Subsidiary Companies. My total service of over 38 years covered a wide variety of functions with significant management responsibilities across India and in the UK. I am open to opportunities in the Financial Services Sector, either in Consulting or in Board level engagements.

Directorships: Appointed as a Director on the Boards of SMERA Ratings Ltd, wef 29th January, 2013, IFCI Factors Ltd wef 20th August, 2013, IFCI Venture Capital Funds Ltd wef 28th November, 2013 and Bhushan Steel Ltd wef 14th November, 2014. While the terms at IFCI Factors Ltd and at IFCI VCF Ltd ended on the 31st March, 2017, I have been inducted as an Independent Trustee on the Trustee Board of IIFCL Mutual Fund wef November, 2015.

DIN: 02691119

Most recent assignments (2007 to 2012)

Chief General Manager (CGM), A&S Group (Mumbai)

Sep 2011 – Nov 2012

- Coordinating the activities of the 5 Associate Banks, viz SBBJ, SBH, SBM, SBP and SBT from the State Bank's side
- Functioning as Director on the Boards of these Banks, as appointed from the SBI
- Deliberating in the Meetings of the Executive Committees of the Boards, Risk Management Committees, Audit Committees of the Board, etc
- Coordinating the activities of the 10 Subsidiary Companies of the State Bank Group, including Joint Ventures such as SBI Life, SBI General, SBI Funds Management Pvt Ltd, SBI SG Global Custodial Services Ltd, as well as other companies such as SBI Capital Markets Ltd, SBI DFHI Ltd, SBI Global Factors Ltd, SBI Pension Funds Ltd, SBI Cards and Payment Systems Ltd, etc
- Generating synergy amongst the diverse companies within the State Bank Group

CGM, New Businesses (Mumbai)

May 2010 – Sep 2011

- Incubation of new ventures like starting negotiations for SBI Payment Services Pvt Ltd with JV Partners
- Board positions on SBI Macquarie (a private equity fund) and SBI PSPL
- Overseeing the national debit card strategy for SBI

CGM, North Eastern Circle (Guwahati)**Apr 2009 – May 2010**

- In charge of all SBI functions and operations in the North Eastern (NE) territory of India, covering all 7 states
- Growing the balance sheet of the SBI in the region
- Propelling Financial Inclusion in the NE region
- Chairing the State Level Bankers Committees of the States (barring Tripura)
- Liaising with Governors, CMs, Chief Secretaries of the States, RBI, NABARD, etc

General Manager (GM) Network 1 (Guwahati)**Oct 2007 – Apr 2009**

- In charge of the SBI's operations in Assam and Arunachal Pradesh
- Growing the Bank's business
- Overseeing the functioning of two Regional Rural Banks sponsored by the State Government and the SBI

Previous appointments (1983 to 2007)

- Sep 2005 – Oct 2007: **GM Network 1, Bihar (Patna)** – In charge of 500+ branches in Bihar
- Jan 2004 – Sep 2005: **DGM, Corporate Debt Restructuring (Mumbai)** – SBI's representative to the CDR Empowered Group
- Oct 2000 – Jan 2004: **DGM, Commercial Branch (Chennai)** – In charge of large advances in Chennai as Branch Head
- Oct 1998 – Oct 2000: **AGM, Corporate Accounts Group (New Delhi)** – Relationship Manager responsible for large corporate loans in New Delhi
- Sep 1995 – Oct 1998: **AGM, Okhla Industrial Estate Branch (New Delhi)** – Branch Manager of an Industrial Estate Branch with exposure to the Commercial and the SME segments
- Jul 1991 – Jul 1995: **Manager, Financial Services, London Main Branch (London)** – Compliance officer under the FSA for SBI, London
- Sep 1987 – Jul 1991: **Manager, SBI Capital Markets Ltd (New Delhi)** – Loan syndications and Public Issue Management
- Oct 1983 – Sep 1987: **Manager, Merchant Banking Bureau (New Delhi)** – Loan syndications and Public Issue Management

Earlier assignments from 1974 to 1983 involved training and executive operations in the branches of the SBI in Gujarat

Educational and Professional Qualifications

- MSc Chemistry (IIT Bombay)
- BSc Chemistry (Fergusson College, Pune)
- CAIIB

Core competencies

- Banks' financing of assets: Loans and advances
- Corporate Governance
- General administration, with decades of well-rounded experience in the Banking industry