



V. KUMAR

SENIOR BANKING EXECUTIVE |
STRATEGIC LEADER | RISK
MANAGEMENT EXPERT

CONTACTS

+91 8291975226

kumarv77@yahoo.com

www.linkedin.com/in/kumar-v-50663244

54 A, Shriram Shreshta Villa,
Bodipalayam Road Extn, Atlantic
Nagar, Madukkarai Coimbatore,
India

KEY ACHIEVEMENTS

Leadership in Financial Stability

Successfully managing a multi-billion dollar asset portfolio and ensuring financial stability during the pandemic while leading SBI's ALM function

Excellence in Management

Driving operational excellence and profitability as MD & CEO of SBI DFHI Ltd, significantly enhancing government securities trading

SKILLS

ALM · AML · Balance Sheet · KYC ·
NET

TRAINING / COURSES

Diploma in Treasury, Investment & Risk Management (DTIRM)

Specialization in treasury, investment
and risk management

Post Graduate Diploma in Financial Advising (PGDFA)

Postgraduate certification in financial
advising

SUMMARY

I am a highly accomplished banking executive with 37 years of expertise in various banking domains. My career includes strategic leadership, risk management, and financial optimization, having led significant banking institutions. I have a proven track record in managing large asset portfolios, regulatory compliance, and fostering operational excellence. My roles include leading SBI DFHI Ltd and managing ALM for SBI, demonstrating my ability to drive results and navigate complex financial landscapes.

EXPERIENCE

SBI DFHI Ltd

India

Managing Director & CEO

07/2022 - 05/2024

Primary Dealer and subsidiary of SBI

- Spearheaded the organization's operations as a primary dealer, specializing in government securities and fixed-income instruments
- Developed and executed strategic initiatives to enhance profitability, market competitiveness, and risk-adjusted returns
- Oversaw treasury operations, including trading, investment activities, and balance sheet management
- Strengthened relationships with government entities, regulators, and financial institutions
- Implemented robust risk management frameworks to mitigate credit, liquidity, and market risks
- Led a high-performing team, fostering a culture of innovation, collaboration, and continuous improvement

State Bank of India (SBI)

India

General Manager - Head of Asset-Liability
Management (ALM)

06/2018 - 06/2022

Corporate Centre, Mumbai

- Managed the ALM function for India's largest bank, overseeing an asset base of ~\$790 billion
- Developed and implemented ALM strategies to optimize the bank's balance sheet
- Conducted in-depth financial analysis, stress testing, and scenario modeling
- Ensured compliance with regulatory requirements such as Liquidity Coverage Ratio (LCR)
- Collaborated with senior management to communicate ALM strategies and financial performance
- Leveraged advanced ALM software and tools for data analysis and risk modeling

TRAINING / COURSES

Online Proficiency Self-Assessment Test for Independent Directors

Designed for enhancing proficiency as an independent director

ADDITIONAL EXPERIENCE

● Credit Management

Led credit operations as **Chief Manager (Credit)** at **State Bank of Travancore, IFB, Delhi**, the bank's largest branch.

Previously, managed the **Credit Division** in Hyderabad and later specialized in **Credit Appraisal** at the Head Office

● Branch Leadership

Spearheaded branch operations across diverse markets, serving as **Branch Manager** at **SBT Anna Nagar (Chennai), Tiruppapuliyur (Cuddalore), and Pune Deccan Gymkhana**.

LANGUAGES

ENGLISH	Native	●●●●●
TAMIL	Native	●●●●●
MALAYALAM	Proficient	●●●●●
HINDI	Proficient	●●●●●

EXPERIENCE

SBI QFC Branch

Chief Executive Officer

Qatar

09/2012 - 03/2017

Doha, Qatar

- Led SBI's foreign office operations in Doha, ensuring compliance and operational efficiency
- Built and maintained strong relationships with corporate and individual clients
- Managed credit, market, and operational risks, maintaining high asset quality
- Ensured adherence to AML laws and KYC requirements
- Drove financial performance through revenue generation and cost control
- Mentored and led a team of banking professionals

State Bank of Travancore (SBT)

Chief Dealer (Forex)

India

03/2005 - 05/2010

Subsidiary of SBI

- Managed the bank's foreign exchange operations and executed trades
- Conducted market analysis to develop trading strategies
- Provided foreign exchange solutions to corporate clients
- Supervised a team of forex dealers, ensuring responsible trading practices
- Managed a forex trading portfolio of \$500 million, overseeing 200 currency pairs across global markets.

CERTIFICATION

Certified Information System Banker (Ce ISB)

All India Topper in the Certified Information System Banker program

Certified Anti-Money Laundering Specialist (CAMS)

Specialization in Anti-Money Laundering from ACAMS, USA

Certified Information Systems Auditor (CISA)

Expertise in Information Systems Audit from ISACA, USA

Certified Financial Crime Specialist (CFCS)

Certification in Financial Crime specialization

CAIIB

(Certified Associate of the Indian Institute of Bankers)

Diploma in Treasury, Investment & Risk Management

Indian Institute of Banking & Finance

Post Graduate Diploma in Financial Advising

Indian Institute of Banking & Finance

Online Proficiency Self-Assessment Test for Independent Directors

EDUCATION

University of Madras

Bachelor of Commerce (B.Com)

India