



VENKATARAMAN SUBRAMANIAM

Has 36 years of rich and varied experience in Financial Sector.

Joined *State Bank of India* as Probationary Officer in 1985 and retired as *Chief General Manager* in May 2022 . Has vast experience in various aspects of banking like Retail Credit, Branch Banking, Audit, Risk Management , Corporate Credit and Stressed Assets Management.

As an Assistant General Manager, among other assignments, was Relationship Manager handling **Mid Corporate Accounts**.

As a Deputy General Manager, was functioning as **Credit Auditor** and *audited* important branches across India with focus on high value credit. During this tenure was deputed to **Risk Management Department** to prepare Independent Credit Risk Assessment for high value credit proposals put up for Sanctioning Committees.

As a General Manager in **Project Finance Department**, handled *infrastructure funding* in various areas like Roads, Thermal Power, Renewable Energy, Airport Financing, etc.

As a Chief General Manager, was in charge of **Stressed Assets Vertical** handling *high value NPA accounts* and involved in restructuring , pursuing of insolvency process under IBC etc for reduction of Non Performing Assets of the Bank. Was part of Sub-Committee of *Indian Banks Association* for Stressed Assets.

Academic qualifications are : -

1. Bachelor of Commerce, (*B.Com*)
2. *Chartered Accountancy (Intermediate) ,*
3. Certified Associate of Indian Institute of Bankers (*CAIIB*),
4. Certified Information Systems Auditor (*CISA*) by Information Systems Audit and Control Association (ISACA) (USA) .
5. Certified Internal Auditor (*CIA*) by The Institute of Internal Auditors (IIA) (USA).
6. 'Getting Public Private Partnership Right' – One week course in Indian Institute of Management, Ahmedabad.
7. Online Proficiency Self Assessment Test for Independent Director's Databank.
8. Four Months Online Program on Corporate Governance by Indian Institute of Corporate Affairs.