



Name: Aditi Nandkumar Kakade

PAN- AAFPK3796A; Aadhaar No.8157 1240 1720

DIN -02359400

Date of Birth- November 16, 1962

Qualification-M.Com. (Majored in Financial Management and Management Accounting) from Sydenham College, Mumbai in 1984.

Present address – F 701, Crystal Towers, Baner Pashan Link Road, Baner, Pune 411045.

Mumbai address – B 16, Ganesh Prasad, 10, Naushir Bharucha Road, Mumbai 400 007

Total work experience- About 40 years – Have worked in LIC for two years and in IDBI Bank for 38 years (of which over 24 years of experience in Corporate /MSME and Retail credit, about 8 years in HR management and 6 years as Regional /Zonal Head of Bank). I have superannuated from Bank on November 30, 2022. **Presently working as Adjunct Faculty (Industry Expert) with National Institute of Bank Management, Pune for since June 2024.**

- Regional Head of Mid Corporate Banking for about four years (2014 to mid-2018) in Mumbai.
- Zonal Head of Bhubaneshwar Zone of Bank for about two years(2018 and 2019) looking after retail and Mid corporate business size of about Rs 38000 crore in the States of Odisha, Jharkhand and Chhattisgarh.
- **Post last held in Bank** – Chief General Manager of IDBI Bank Limited at Corporate Centre Mumbai holding portfolio of Rs 70,000 crore of retail personal loans(Housing, Auto, Education, Personal loans and Loan against securities.).
- Responsible for business strategies, credit policy, products and compliance with banking regulations from time to time.

By virtue of my experience in the field of banking, I can handle sessions for bank officials and PG students on almost all topics related to banking , following are a few of them such as:

- Credit Policy, Strategy , Product profitability
- Credit delivery to Large, mid corporate as well as MSME entities.
- Credit delivery to retail sector including home loans, car loans, Education Loans, Personal loans
- Balance sheet analysis and interpretation of ratios.
- Working capital assessment
- Credit risk rating
- Compliance guidelines
- RBI Prudential guidelines etc.

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