

**PROFILE OF Ms. MANJU AGARWAL, DMD (DB & NB), STATE BANK OF INDIA**

Ms. Manju Agarwal joined SBI in 1983 as Probationary Officer and is a Certified Associate of the Indian Institute of Bankers since 1988. During a career spanning over 34 years with SBI, she has shouldered various operational and administrative assignments. She has also worked in SBI's foreign office at Frankfurt as Vice President (Trade) from 2002 to 2006. She was responsible for bank's mobile banking operations during 2009 to 2011 and was a part of the think tank for roll out of IMPS. As CGM (Rural Business), she was responsible for running the prestigious PMJDY Program when 70 million FI accounts were opened by the Bank in a short span of 6 months.

As Deputy Managing Director & Chief Operating Officer, National Banking Group of SBI, her responsibilities included banking operations, efficient performance of the delivery platform, optimizing processes involved in product and service delivery and improving customer service.

Currently, she is the Dy. Managing Director (Digital Banking & New Business) and is responsible for all the Digital initiatives in the Bank, right from conceptualization to final roll out. Her areas of responsibility include Merchant Acquisition Business, Debit Card Strategy, Retail Payment Services, Transaction Banking and Government Business units.