



**Shri P R Seshadri, Managing Director and Chief Executive Officer**

Shri P R Seshadri, is a senior banker with Commercial and Retail Banking experience of over 25 years spanning multiple geographies. He has a proven track record of building and leading large teams while executing and delivering complex business objectives. He has significant experience in working in highly regulated businesses/environments in Asia/UK.

He started his banking career with Citibank N.A., India in early 1992. He was involved with Citibank India in various capacities till 2005. He made significant contributions to Citibank's businesses in India. From 2003 – 2005, He was the Managing Director of Citi Financial Consumer Finance India Limited, a pioneer in the consumer finance space and also one of the largest Non-bank finance companies of that time. Prior to this, he was Marketing Director, Citibank India responsible for lending products and the development of structured products – e.g. securitisation. He also held the position of Managing Director, Citi Financial Retail Services India Limited – another Citi-owned NBFC.

In his capacity as Head of Banking Collections, Citibank N.A., he pioneered many of the collection practices commonplace in the industry today. He was the principal architect of Citi's Collection Code of Conduct – a documentation of best practices that has been widely emulated.

In addition, whilst in India he held senior positions in retail and commercial (SME) businesses.

He moved to Singapore in 2005 as the Managing Director & Regional Head of Lending Businesses, Asia Pacific. In this capacity he was responsible for Citibank's Lending Businesses in 13 countries/territories across Asia Pacific. Subsequently, he was appointed as the Managing Director & Head of Sales & Distribution, Citibank in Asia Pacific. In this capacity he was responsible for sales/distribution of all of Citi's products through branches/other non-branch channels. He was a key driver of the rapid changes to Citi's sales and distribution model over this period.

More recently, he was Chief Executive Officer of BFC Bank Limited – a 'Global Payment Bank' established in London to provide convenient and fast global payments capabilities while fully conforming to regulatory requirements - at reasonable costs - to payment service providers and medium sized corporates in UK and elsewhere.

He is an alumnus of the Indian Institute of Management, Bangalore (Post Graduate Diploma in Management) and Delhi College of Engineering (Bachelor of Engineering).

sssss