

**KVS Manian**

Whole Time Director & Member of Group Management Council
Kotak Mahindra Bank Limited

KVS Manian, Whole Time Director & Member of Group Management Council at Kotak Mahindra Bank Ltd. (Kotak), has been instrumental in setting up and metamorphosing many business divisions into success stories in his more than two and a half decade association with the bank. He has played a pivotal role in Kotak's journey from an NBFC to a bank.

Currently, Manian spearheads Corporate, Institutional and Investment Banking, Private Banking and Asset Reconstruction business, and is responsible for building a high quality integrated and profitable franchise across these businesses. Under his leadership, the Corporate Bank has grown significantly both in terms of size and profits while maintaining best in class asset quality. The Investment Banking, Institutional Equities, Private Banking and Asset Reconstruction businesses also continue to maintain and improve their leadership positions in the industry. He has also been instrumental in upgradation of technology in these businesses and in building strong transaction banking capabilities.

Prior to his current role, Manian scripted the retail-banking narrative of Kotak. He was President of Consumer banking - steering the bank from a single branch to over 600 branches and more than 1,000 ATMs across the country in a span of 10 years. He set up the Retail Liability business from scratch, and later managed the entire consumer banking business including Consumer Asset products like Home loans, Cards, Personal Loans, Business Loans, Loans Against Property, MSME and others, some of which were launched and grown to scale in his tenure. He synergized and evolved a coordinated business strategy across asset and liability products of the Consumer bank. In this process, he set up one of the best consumer banking franchises in the Indian banking industry.

Manian believes health is wealth and has been a long distance runner. Philanthropic at heart, Manian has been acknowledged as one of the highest individual fund raisers at the Mumbai Marathon for several years.

He is also an avid music lover and a die-hard fan of old Hindi film songs, ghazals and Carnatic music, and loves to sing Mohammed Rafi songs as one of his hobbies.

Manian is an electrical engineer from IIT (BHU) – Varanasi, Post Graduate in Financial Management from Jamnalal Bajaj Institute of Management Studies, Mumbai and is a Cost and Works Accountant.