



## Dilip Kumar Jain

Experienced Chartered Accountant having ascended the corporate ladder to Chief General Manager & CFO of the Punjab National Bank with a successful track record spanning 37 years mainly worked in financial institution and Bank. Having rich experience of working in the area of Finance, taxation as CFO, Business development & administration, secretarial work, compliance function of SEBI/ RBI, shareholder & investor relationship and capital raising. Also remained Director of various companies.



### Personal Information

- **Date of Birth:** 21/08/1965
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### Work Experience

#### Chief General Manager & CFO

##### Punjab National Bank (Oct 2020 to August 2025)

- Provide leadership and strategic direction for developing and implementing the policies related to finance, accounts and taxation in line with the overall mission and vision of the bank and in terms of regulatory guidelines/framework.
- In addition to above also Incharge of Share Department and ensuring SEBI (LODR) compliances including compliance officer of insider Trading and also engaged in election of Shareholder Director. While working as Chief Financial Officer, in a short duration handled three Qualified Institutional Placement (QIP) in the month of December 2020, May 2021 and Sept 2024 and raised equity capital of Rs.3788 crore, Rs.1800 crore and Rs. 5000 crores successfully for the Bank for regulatory and growth capital.

#### General Manager

##### Punjab National Bank (April 2018 to Sept 2020)

- As Head of Chandigarh zone of the bank responsible for development of business and administrative control of 6 circles ,450 plus branches comprising business of 81000 crore.
- In charge of credit sanction of corporate Loans, I was instrumental in framing new policies and structure of

	<p>credit delivery, handled credit portfolio of large corporate, credit Rs.250000 Crore.</p> <ul style="list-style-type: none"> <li>• SLBC convener for Haryana State &amp; Chandigarh (UT).</li> </ul> <p><b>Dy. General Manager</b>  <b>Punjab National Bank (May 2013 to Mar 2018)</b></p> <ul style="list-style-type: none"> <li>• As Board Secretary was responsible for conducting meetings of Board Committee &amp; Top Management committees, also attached as Executive secretary to MD &amp; CEO.</li> <li>• In charge of the Large Corporate Branch engaging in Development of credit business.</li> <li>• As Circle Head Bhopal, responsible for development of business and administrative control of 90 branches comprising 13000 crores business.</li> </ul> <p><b>Asstt. General Manager</b>  <b>Punjab National Bank (June 2010 to Apr 2013)</b></p> <ul style="list-style-type: none"> <li>• Secretary to the Board Conducted meetings of Board Committee &amp; Top Management committees</li> </ul> <p><b>Chief Manager</b>  <b>Punjab National Bank (Jul 2007 to Jun 2010)</b></p> <ul style="list-style-type: none"> <li>• In charge of Direct and Indirect taxation, centralized Accounts</li> </ul> <p><b>Senior Manager</b>  <b>Punjab National Bank (April 2002 to June 2007)</b></p> <ul style="list-style-type: none"> <li>• Functional Manager for Credit appraisal and Credit monitoring</li> </ul> <p><b>Manager (Financial Analyst)</b>  <b>Punjab National Bank (Mar 1996 to Apr 2002)</b></p> <ul style="list-style-type: none"> <li>• Recovery of NPA Accounts Priority Sector Lending</li> <li>• Desk Officer for appraisal of big Ticket Loans</li> </ul>
	<p><b>Dy. Manager</b>  <b>Rajasthan Financial Corporation (Sep 1992 to Mar 1996)</b>  Handled Credit with major focus on:</p> <ul style="list-style-type: none"> <li>• Loans appraisal</li> <li>• Technical advisory for new entrepreneur group</li> </ul>
	<p><b>Asstt. Manager</b>  <b>National Housing Bank (Jul 1990 to Sep 1992)</b>  Handled work related to: -</p>

	<ul style="list-style-type: none"> <li>• Recruitment</li> <li>• General administration, personnel administration</li> <li>• Capital bond collection</li> </ul>
	<p><b>Coin, Note Examiner</b>  <b>RBI, Jaipur (Jul 1987 to Jul 1990)</b></p>
<b>Experience in Board Level Position</b>	<p>Having Board experience as Director on the Board of the Sarv Haryana Gramin Bank, Rohtak (RRB) from 29.03.2019 to 18.06.2020, also served as Director of PNBISL from 21.04.2018 to 02.05.2019 and India SME Asset Reconstruction Company Ltd since 31.01.2023 to 17.06.2025 respectively. Presently serving as Director of PNB Housing Finance Ltd a BSE and NSE listed company since 04.11.2022.</p>

 <p><b>Education</b></p>	<ul style="list-style-type: none"> <li>• CAIIB</li> <li>• Company Secretary (Intermediate)</li> <li>• Chartered Accountant</li> <li>• M. Com (ABST)</li> <li>• B.Com (HONS)</li> </ul>
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 <p><b>Certifications and Awards</b></p>	<ul style="list-style-type: none"> <li>• Dalal Street Investment Journal, India’s no 1 investment magazine has selected me as the “Best CFO of India – Bank (Large Cap Category)” for the year 2024.</li> <li>• Counted Among the Nation’s CX Trailblazers – an honor for one of the 100 CXO TITANS of India by Times Group.</li> <li>• Has been selected as part of ‘Dun &amp; Bradstreet’s Finance Elite 2025’ for the year 2025 by Dun &amp; Bradstreet.</li> <li>• Shortlisted for the 4th Edition of the CII CFO Excellence Awards 2024–25.</li> </ul> <p>Bank under my leadership has been awarded the prestigious:</p> <ul style="list-style-type: none"> <li>• Silver Shield for Excellence in Financial Reporting” in the category of Public Sector Banks for the year 2023-24 by The Institute of Chartered Accountants of India. This prestigious recognition reflects the commitment of our organization to excellence in financial reporting, transparency and adherence to the highest standards of accounting practices.</li> <li>• Our bank has been adjudged first position under the category Banking, Financial Services and Insurance</li> </ul>
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	<p>(BFSI) under the 19th National Awards for Excellence in Cost Management-2024. The award is testament to our Bank’s exemplary performance in cost management and our sustained commitment to industry best practices</p>
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 <p><b>Trainings</b></p>	<ul style="list-style-type: none"> <li>• ‘Discovery Day’ event at IIM- Bangalore &amp; KPMG</li> <li>• Leadership Development Programme for Senior Management of PSBs by Bank Board Bureau at IIM- Bangalore</li> <li>• Leadership Excellence Programme at IIM Ahmedabad</li> <li>• Advance Prog. on Finacle at Infosys, Pune</li> <li>• Leadership Dev. Programme at IIM Lucknow</li> <li>• Seminar on Roof Top Solar Energy at Asian Development Bank (Manila Philippines)</li> <li>• SIBOS Conference and Exhibition for 2023 at Toronto Canada</li> </ul>
 <p><b>Membership in Committee</b></p>	<ul style="list-style-type: none"> <li>• CII National Committee on Financial Reporting for the year 2025-26</li> <li>• IBA Standing Committee on Accounting Standards and Taxation</li> </ul>