



## Dr.S.Rajagopal

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### Practice Areas

Finance

### Sectors

Banking and Financial Services

### About

Dr. S. Rajagopal has about 36 years of experience in the banking industry with 33 years in Reserve Bank of India (RBI) and 3 years in Commercial Banks. As Regional Director he was in charge of RBI's operations in the states of Maharashtra & Goa and was Ex-officio Alternate Co-chairman of State level Bankers' Committees of these states.

He was also Chairman of Empowered Committees for MSMEs in both the states and chairman of the Empowered Committee for Regional Rural Banks in Maharashtra. As Chief General Manager of the Financial Stability Unit, he was a member of the Analytical Group on Vulnerabilities of Financial Stability Board, Basle, Switzerland.

He also served as a Nominee Director on the Board of the Bank of Maharashtra. He possesses valuable experience in the supervision of Commercial Banks & other financial sector entities. He worked as an Advisor to Axis Bank for 3 years after superannuating from RBI. Dr. Rajagopal holds an MBA degree in International Management from the University of Dallas, USA, an MBA in Banking and finance from the University of Science & Technology and a Ph.D. in Management from the University of Pune.

He also has a Diploma in Training & Development from the Indian Society for Training & Development and is a Certified Associate of the Indian Institute of Bankers.

## Experience

- Worked in various functional areas including Regulation and supervision of Financial entities in the Reserve Bank of India for 33 years and retired as Regional Director, Mumbai Regional Office, Mumbai in May 2019.
- Worked as Junior Management Officer Scale-1 in 'State Bank of India' and Probationary Officer in 'Bank of India'.
- Worked as Advisor to Axis Bank, one of the leading Private sector banks in India (post-retirement from RBI).
- Visiting Faculty for conducting 2 courses (HR & Finance) for MBA students in S.P.Jain Global School of Management in their Dubai & Singapore campuses.
- Represented RBI & India in a committee- "Analytical Group for vulnerabilities" of Financial Stability Board, Basle Switzerland for two and half years.

## Memberships

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Certified Associate of Indian Institute of Bankers (CAIIB)

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## Publications

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"Cost Structure and Economies of Scale in Microfinance industry in India"; S.Rajagopal & D. Ajith; Indian Journal of social Development-December 2009

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"Bank Risk Management-A Risk Pricing Model"; S.Rajagopal; State bank of India monthly review-November 1996

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"It's Back to the Basics"; S.Rajagopal;Economic Times-10th October 1996

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"Barings and Daiwa-Lessons in bank Management::; S.Rajagopal; State Bank of India Monthly review-August 1996

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"Marketing of banking services in rural areas"; S.Rajagopal; Indian Banking Today & Tomorrow-August 1996

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"Payment System: Current Global Issues" ; S.Rajagopal; Journal of Social & Management Sciences-April-June 1996

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"European Monetary Union; S.Rajagopal; Journal of Foreign Exchange & International Finance-Jan-March 1996

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"In a Time Warp"; S.Rajagopal; Economic Times-23 May 1996

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## Education

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Ph.D in Management from University of Pune

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MBA in International Management from University of Dallas, USA

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## **Education**

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MBA in Banking & Finance from University of Science & Technology, Cochin

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CAIIB

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Diploma in Training & Development from ISTD, Delhi

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## **Languages Spoken**

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English

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Hindi

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Malayalam

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Gujarati

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