

DR. J. SADAKKADULLA

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Career Overview

Career Central Banker with 35 years of distinguished service in the Reserve Bank of India holding key leadership and academic positions in the organization including :

- Regional Director, Chennai (overseeing the states of Tamil Nadu and Pondicherry)
- Regional Director, Chandigarh (overseeing the states of Punjab, Haryana and Himachal Pradesh)
- General Manager in charge, Financial Inclusion and Development Department, Central Office Mumbai
- Served (2011-16) as RBI's nominee director on the Board of State Bank of Travancore (DIN 07544406)
- 18 years of experience in various Faculty and Academic leadership roles

Teaching and Academic Experience

- Principal, Reserve Bank Staff College (Central Banking Academy) between 2010-13
- Serving on the Academic Council of Loyola Institute of Business Administration (LIBA) since 2014
- Head banking Diploma and Senior Faculty at Emirates Institute for Banking and Financial Studies, Sharjah, UAE between 2002-07
- Member of Faculty at the College of Agricultural Banking, Pune between 1988-96
- Full-time research associate-cum-lecturer at Agricultural College and Research Institute, Tamil Nadu Agricultural University, Madurai between 1980-82

Professional Achievements

- Chairman of RBI's Working Group on improvement of banking facilities in Himachal Pradesh (2007)
- Member of RBI's Working Group on Business Correspondents for rural banking (2009)
- Member of RBI's Committee to review the training and skill development needs in RBI (2014)
- As GM, FIDD, Central office, had the opportunity to interact one on one with Finance Minister, Govt. of India to provide inputs for parliamentary questions on Rural Credit
- Delivered an International Training Program on 'Micro Finance' for Nepal Rashtra Bank at Kathmandu
- As RBI's Regional Director (Chandigarh / Chennai), served as the regulatory head for all financial institutions in the State and led the execution of the Bank's priorities for the public by liaising with the respective state governments
- As Principal, RBSC prepared and implemented a 3 year strategic plan for revamping the institution and giving it a research orientation. Brought about improvements in the level of participation, curriculum, improvement in pedagogy by introducing case studies, debates, training need analysis and obtained ISO Certification, etc.
- During the Golden Jubilee Year of the Institution, organized distinguished lecture series inviting eminent speakers such as Dr. Kaushik Basu (WB), Dr. Mukul Asher, (NUS), Dr. C. Rangarajan et al
- In all leadership roles, have been successful in promoting a positive work environment boosting staff morale and productivity. Enhanced self-development opportunities by setting-up Learning Centers for staff at offices, Mind Gyms in Staff Colonies and Financial Galleries for visitors and general public
- Delivered Convocation Address at several educational institutions and have been a Key Note Speaker at B Schools events and Industry Forums

International Conference Participations

- Central Banking Seminar at the Federal Reserve Bank of New York, US (2012)
- Participated in the Harvard University International Symposium on the booming US economy (1998)
- Participated in the Conference on Micro Finance & Governance by UN-ESCAP at Bangkok (2002)
- Participated in International Conference on Regulating Islamic Financial Institutions at Dubai (2007)
- Participated and presented a paper in the XVI Indian Social Science Congress, University of Pune (1991)
- Participated and presented a paper in the National Workshop on Cooperative Banking, Pune (1994)
- Participated in the Bank Economists Conference, Pune (1992)
- Participated in the Annual Convention of Indian Management Schools ,at IIM, Bangalore (2000)

Academic Achievements

| Qualifications | | | |
|----------------------------|------|------------------------|--|
| Degree | Year | Subject | Institution |
| M.S. (Management) | 1998 | Finance | Arthur D. Little School of Management, Boston,US (Renamed as Hult Business School) |
| Ph.D. | 1995 | Economics | University of Pune, India |
| M. Sc. | 1980 | Agricultural Extension | Indian Agricultural Research (PUSA) Institute, New Delhi, India |
| B. Sc. (Agri) | 1978 | Agriculture | Tamil Nadu Agricultural University, Coimbatore |
| Continuing Education | | | |
| Master Class for Directors | 2016 | Corporate Governance | Institute of Directors, New Delhi |
| Fellow of IIBF | 2013 | Banking | Indian Institute of Banking and Finance, Mumbai |
| CAIIB | 1988 | Banking | Indian Institute of Banking and Finance, Mumbai |

Scholarships & Awards

- RBI's Golden Jubilee Full Scholarship for Overseas Study, (1997-98)
- Dean's Fellowship of Arthur D Little Foundation, Massachusetts, USA (1997-98)
- Senior Research Fellowship, Indian Agricultural Research Institute, Delhi (1979-80)
- Junior Research Fellowship, Indian Council of Agricultural Research, Coimbatore (1974-78)

Research Experience

| Studies conducted as part of dissertation/ Thesis / Professional Work | |
|---|---|
| IFMR and RBI Department of Economic and Policy Research (DEPR) | How much is 'Optimal' Credit Depth? (2016) |
| Madras School of Economics and RBI (DEPR) | Changing Pattern of Occupation, Land Use and Financial Empowerment of Woman (2016) |
| Ph. D. | Impact of Institutional Credit on Rural Poor in the drought prone Pune District of Maharashtra (1995) |
| M.S. (Management) | Study of Integrated Risk Measurement / Management Framework at State Street Bank, Boston, USA (1998) |
| M. Sc. (Agri) | An Evaluation of Drought Prone Areas Program, in Ramanathapuram district of Tamil Nadu (1980) |
| Agricultural college and Research Institute, TNAU Madurai | As a Research Associate, completed 3 projects on development issues (1981-82) |

Publications

Have to credit, 25 banking related articles published in various journals including:

| Topic | Journal & Year |
|---|---|
| 'Success and Failure of Development Schemes' | Planning Commission Journal, Yojana, December 1-15, 1983 |
| 'Experience of Institutional Credit for the Rural Poor in some developing countries – Lessons for Indian Banks' | CAB CALLING, July-September 1993 |
| 'Planning for Poverty Alleviation through Credit – An Empirical Approach' | CAB CALLING, January-March 1996 |
| 'Risk Measurement in Indian Banks – Towards an Integrated Framework' | IBA Bulletin, July 2001 |
| 'Performance Measurement Index for Banks' | The Hindu Business Line, 11 Feb. 2002 |
| 'Changing Regulatory Paradigms and UAE Banks' | Journal of UAE Banking and Finance, July 2005 |
| 'The Financial Inclusion – The Road Ahead' | Bank Quest, January-March 2009 IIBF |
| 'Central Banking in the Changing Times' | Bank Quest, October-December 2012 Special Issue on Central Banking, IIBF. |

Other interests

- Authored a motivational book for first generation graduates in Tamil titled “Kanavodu Nillamal” highlighting the role of education in Upward Social Mobility based on personal life experiences, presently being translated in English, Hindi and Urdu
- Research in Development Economics, Micro Finance, etc.
- Visiting Faculty for MBA students at Preston University, USA’s UAE Campus, and Birla Institute (BITR), UAE
- Academic Guide to Summer Interns at RBI from various B-Schools and leading universities including from Madras School Economics

Personal Profile

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| Date of Birth | 21.11.1956 (Attained super-annuation in November 2016) |
| Permanent Address | 3A, Jamal’s Santhini, No.1, 2 nd Main Road Seethammal Colony, Alwarpet, Chennai 600 018 |

References

- **Dr. Raghuram Rajan** (Former Governor, RBI), Chicago Booth, USA
Email: rajan@chicagobooth.edu
- **Dr. Y. V. Reddy** (Former Governor, RBI), Hyderabad
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(Dr. J Sadakkadulla)