



Kotak Mahindra Financial Services Limited

Gijo Joseph (Director)

Gijo Joseph is a MBA (Finance) from Bharthiyar University, Coimbatore and a BBM (Finance) from Mangalore University. He is also on board of Kotak Mahindra International Ltd. Gijo is responsible for business development in Middle East & Africa, looking after Institutional business as well as distribution. Gijo joined the Kotak group in India in 2001 as part of Kotak Securities heading business development for the state of Karnataka. He joined Kotak Mahindra (UK) Ltd., Dubai in 2007 as a director & CEO.

Somer Massey (Director & CEO)

Mr Somer Massey is an Economics graduate from St Stephen's College, Delhi and completed his MBA from FMS, Delhi in 1992. He is the Director and Chief Executive Officer of Kotak Mahindra Financial Services Ltd, an entity regulated by the DFSA in Dubai. He is also on the board of Kotak Mahindra International Ltd & responsible for the presence and expansion of the Group's international business in banking and securities. He joined Kotak Mahindra Bank in 2003 and moved to Dubai in 2007. Prior to joining Kotak, Somer worked with ANZ Grindlays Bank and Standard Chartered Bank for 11 years.

Shanti Ekambaram (Director)

Shanti Ekambaram (51 years), is a Commerce graduate from Mumbai University and is a Chartered Accountant and Cost and Works Accountant. She heads the Consumer Banking business. Prior to this, Shanti was President - Corporate & Investment Banking, where she was responsible for ensuring delivery of comprehensive advisory & financial solutions to leading Indian Corporates, Public Sector Undertakings, Financial Institutions, Multinationals and the Government. Shanti is part of the Bank's Operating Management Committee (OMANCOM) that drives and oversees the Kotak Mahindra group's growth charter. Shanti is associated with the group for over 23 years and has been responsible for successfully setting up and running several business units. Currently, she is also serves on the Board of Kotak Mahindra Prime Limited, Kotak Mahindra Investments Ltd & Kotak Investments Advisors Ltd. Shanti was also Executive Director and CEO of Kotak Investment Banking earlier. She was associated with this business since 1994 and, along with her team, steered the firm to a position of market leadership. She established a franchise recognised for executing innovative deals, including pioneering the first book-built IPO in India, which ushered global standards into the Indian capital markets. Shanti has rich and varied experience in Investment Banking including Capital Markets (IPOs, Private Equity, Strategic Equity), M&As, Fixed Income, Fixed Income Syndication & Advisory, the Proprietary Fixed Income Government Securities business and Corporate Banking including Working Capital & Project Financing, transaction banking services and treasury products.