

Kotak Mahindra Financial Services Limited

Gijo Joseph (Director)

Gijo Joseph is a MBA (Finance) from Bharthiyar University, Coimbatore and a BBA (Finance) from Mangalore University. He is also on board of Kotak 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.

KVS Manian (Director)

KVS Manian is an engineer and Cost and Works Accountant, Manian completed his post-graduation in Finance Management from Jammalal Bajaj Institute of Management Studies, Mumbai, in 1984. Currently he is Group Head - Consumer Banking, Kotak Mahindra Bank. He has a total experience of 27 years across diverse areas like financial accounting and control, Management Accounting, Project Management, Operations, Investment Banking, Corporate banking and Retail Banking. He is also on board of Kotak Mahindra Prime Ltd. Retail Assets and Emerging Business Group are standing testimonials to Manian's enterprising entrepreneurial spirit. He took on the mantle of leadership of the branch banking since its inception of the business at Kotak group, in 2002 - the year in which for the first time India witnessed a Non-Banking Finance Company become a bank. Later in 2010, he assumed responsibility for the entire Consumer Banking Business for the Kotak group. He played a pivotal role in the design and implementation of customer focused products and services in the bank.

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 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.