

Harjeet Toor

Head – Micro banking, Cards, Retail & MSME Lending

Harjeet is an entrepreneurial business leader with over 23 years of work experience, 21 of which have been in Consumer Banking across NBFC's and Banks spanning Fullerton India Credit Company Ltd. (FICCL), RBS, ABN AMRO Bank and Bank of America. He has worked in leadership roles across varied functions in Marketing, Product Management, Sales & Distribution, Branch Banking and Finance. An Engineer and a management graduate from Faculty of Management Studies, Delhi, Harjeet has built diverse market and client segment expertise across the country with an experience mix of both strategic thinking and frontline execution delivering market share and profit growth for the organization.

As Business Head for Micro banking, Cards, Retail & MSME, his core responsibility is to establish a robust client acquisition engine for the bank while building a stable and profitable advances portfolio with predictable and attractive returns. He would be responsible for building a franchise that addresses the financial needs of both the business and individual customer segments across different product categories covering Business Loans, Mortgages backed Loans, Personal Loans, and Credit Cards. He is also spearheading the digital lending initiative including partnering Fintech's for the bank.

As a Micro banking business Head, he is involved in setting up a robust infrastructure across the rural and semi-urban geographies across the country catering to the underserved population through technology and physical branch infrastructure. This business caters to the banking needs of the Financial Inclusion clients both across loans and savings. Today this business operates across 14 states, 190+ districts through 480+ branches and serves over 1.2 Million customers.

In his previous assignments, Harjeet has been involved in running businesses with large distribution covering 200+ markets, 3000 employees across retail and commercial client segments. He has launched innovative products in Mortgages, Credit Cards and Personal Loans many of which have been market first. He has successfully run Branch Banking and Wealth Management businesses in both Retail and HNI segments in addition to Consumer Finance business.

A strong leader, Harjeet has been involved in setting up as well as turning around businesses and has been extremely successful in Managing Growth in complex market situations. He is a foodie and likes to travel places and is seen driving long distances in his car whenever he gets time.