PROFILE OF

MR. KRISHAN KUMAR GUPTA

Vice Chairman – SME Chamber of India | Director – Resurgent India Limited

Former General Manager – Central Bank of India | Banker | MSME Development Strategist | Policy Advocate

EXECUTIVE SNAPSHOT

Mr. Krishan Kumar Gupta is a distinguished banking professional, MSME development strategist, author and financial sector expert with nearly six decades of professional experience. He brings over 40 years of banking leadership and nearly two decades in corporate financial advisory, with deep involvement in MSME finance, project appraisal, credit risk, debt syndication, restructuring and policy advocacy. As Vice Chairman of SME Chamber of India, he works to strengthen collaboration among government, financial institutions, industry bodies and entrepreneurs to improve access to finance and support inclusive economic growth.

40+ Years Leadership experience in banking and credit management	**19+ Years** Corporate financial advisory and consulting experience	**250+ Events** Conferences, seminars and webinars as speaker, moderator and panellist

CONTRIBUTION TO UTTAR PRADESH'S MSME GROWTH AGENDA

Mr. Gupta brings together policy-level understanding and decades of practical credit delivery experience that speak directly to Uttar Pradesh's MSME and industrial growth priorities. His work has focused on bridging the gap between entrepreneurs and formal finance, improving credit discipline, building MSME capacity, and advising enterprises across manufacturing, infrastructure, healthcare, education, renewable energy, logistics, agriculture and services — sectors central to the State's employment and growth objectives.

Areas of Potential Contribution

- Strengthening MSME credit flow and credit guarantee utilisation.
- Reducing turnaround time and friction in formal credit access.
- Creating linkages among industry, banks, financial institutions and government departments.
- Promoting entrepreneurship, employment generation and financial literacy.

Suggested Discussion Themes

- Uttar Pradesh MSME credit and growth mission.
- Bankable project preparation and capacity building for MSMEs.
- District-level credit delivery and financial literacy interventions.
- Support for stressed MSMEs, restructuring and turnaround advisory.

PROFESSIONAL JOURNEY

1	**Banking leadership:** Retired as General Manager, Central Bank of India, after senior leadership roles including General Manager (Credit), Central Office, and General Manager of the Delhi and Mumbai zones.
2	**Credit and risk experience:** Handled corporate credit, MSME finance, project appraisal, risk management, audit compliance, recovery management and policy implementation.
3	**Corporate financial advisory:** As Director, Resurgent India Limited, provides strategic guidance on project finance, debt syndication, structured finance, stressed asset resolution and financial restructuring.
4	**MSME ecosystem leadership:** As Vice Chairman, SME Chamber of India, actively supports entrepreneurship, financial inclusion, MSME credit access, capacity building and policy advocacy.
5	**Thought leadership:** Author of “MSME Finance & Banking” and an active speaker, moderator and panellist at national conferences, seminars and webinars.

KEY CONTRIBUTIONS AND IMPACT

MSME and Entrepreneurship Development

- Facilitated credit access and advisory support for MSMEs across sectors.
- Promoted collateral-free lending and credit guarantee-based financing.
- Supported enterprise growth, employment generation and credit discipline.
- Mentored entrepreneurs, startups and young professionals through knowledge-sharing forums.

Banking, Finance and Advisory Impact

- Associated with financing, appraisal, monitoring and advisory support for projects across diverse sectors.
- Supported hospitals, educational institutions, infrastructure and renewable energy ventures in mobilising financial resources.
- Advised enterprises on growth capital, restructuring and governance frameworks.
- Contributed to policy discussions on MSME credit, financial inclusion and stressed asset resolution.

CORE AREAS OF EXPERTISE

✓ MSME and corporate credit	✓ Banking and financial services	✓ Project finance
✓ Infrastructure financing	✓ Debt syndication	✓ Structured finance
✓ Credit risk management	✓ Stressed asset resolution	✓ Financial restructuring
✓ Policy advocacy for MSMEs	✓ Capacity building and financial literacy	✓ Healthcare and education financing

EDUCATIONAL AND PROFESSIONAL QUALIFICATIONS

Qualifications

- Bachelor's Degree in Economics; CAIIB; PG Diploma in Banking Management (NIBM).
- Diplomas in Financial Management, Business Management, International Banking Management, Sales & Marketing, and Export-Import Management.
- NISM Certified Professional.
- Pacific Rim Bankers' Program, University of Washington, USA.

Awards and Recognitions

- All India Awards for Deposit Mobilization, Housekeeping and Export Performance.
- Zonal Awards for excellence in banking operations and business development.
- Best Home Journal Award for “Centralvani”; Most Admired BFSI Professional.
- Multiple honours for contribution to banking, MSME financing and financial advisory.

VISION AND PUBLIC POLICY ORIENTATION

Mr. Gupta believes that MSMEs are central to employment generation, exports, innovation and inclusive growth. His efforts focus on strengthening the linkage between policy formulation, banking institutions and entrepreneurs so that MSMEs receive timely, affordable and adequate financial support — an approach that, for Uttar Pradesh, can support district-level enterprise growth, formalisation, credit discipline and financial literacy, in line with the Viksit Bharat 2047 vision.

> *“Finance is not merely about lending money; it is about creating opportunities, empowering enterprises, generating employment and contributing to national development.”*
>
> **— Mr. Krishan Kumar Gupta**