

## **Samit Ghosh**

Founder & Managing Director of Ujjivan Financial Service ([www.ujjivan.com](http://www.ujjivan.com)), a micro finance institution established in 2005 which provides financial services through a network of 310 branches to over 1.1 million urban & semi-urban poor spread across 21 states & union territories in India. Ujjivan was awarded the Best Large Microfinance Institution in India in 2011 and ranked among the top ten companies to work in India as the Best Place to Work Award in 2013. Ujjivan is one of the leaders in the industry to introduce the latest technology such as online core banking system for all the branches & centralized back-end processing centres.

He is the elected President of Microfinance Institutions Network (MFIN), the premier association of microfinance institutions in India; and board member of Women's World Banking, New York; Association of Karnataka Microfinance Institution (AKMI).

Samit was a career international banker for 30 years prior to establishing Ujjivan. He started his career with Citibank in 1975, where he spent the bulk of his career. The other banks he has worked with are: Arab Bank, Bank Muscat, Standard Chartered Bank, and HDFC Bank. He graduated from Wharton Business School, University of Pennsylvania in 1974 with Master of Business Administration.