Mr. Achal Kumar Gupta aged 63 years, holds a Master's Degree in Arts and a certified associate of the Indian Institute of Bankers. Mr. Gupta was the Deputy Managing Director of IFCI Ltd for a period of 3 years from 12.12.2013 to 11.12.2016. He started his career at Syndicate Bank and thereafter joined State Bank of India in September, 1977 and retired as Managing Director of State Bank of Patiala on 30/11/2013. Mr. Gupta is having over 40 years of varied experience in the areas of Banking and Finance such as credit appraisal and administration, retail banking, treasury management, branch banking, agriculture banking, NRI services and risk management.