

CURRICULUM VITAE

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What I am looking for:

To gainfully utilize 40+ years of Banking / Administrative experience in any of the following fields:

- **Advisor / Consultant:** For Financial Services Sector Companies or Companies engaged indirectly in such services.
- **Senior Level Managerial Job:** Administrative role in a Mid / Large Corporate / Organization engaged in Manufacturing / Trading / Services.
- **Human Resources** : Mentoring / Coaching / Training of Banking Personnel (Specialization in Credit related areas) and matters related to Recruitment & Selection of Banking Personnel.
- **Banking/Finance:** Formalizing Operational matters, Control & Supervision Mechanism and Risk Management.
- **Credit:** Providing useful inputs for taking exposure to Credit related matters and Financial Planning. Recovery of loans and Recovery Mechanism. Credit Appraisal and Post Sanction Supervision including check points etc. and framing Policy guidelines thereof.

Experience:

1. Headed Bank of India's National Banking Group (North) as General Manager since 14-10-2010 till the time of superannuation on 31-10-2012.
The unit consists of 10 Zones spread over 780 branches and Business Mix of 65000 crores in the States of J&K, Punjab, Haryana, Himachal Pradesh, Rajasthan, Uttar Pradesh, Uttaranchal and Delhi.
2. General Manager at Bank's Head Office at Mumbai from 01-12-2009, entrusted with credit portfolio of appx. 20,000 crores.
3. Shouldered the responsibilities of Bank as Zonal Manager at Varanasi (40 Branches, Business Mix 1,000 crores), Indore (52 Branches, Business Mix 3,000 crores) and Chandigarh(55 Branches, Business Mix 7,000 crores) during 2005 to 2009.
4. Worked in Bank's Head Office, Credit Deptt. and New Delhi Corporate Banking Branch during 2000 to 2004.
5. Posted in Singapore Branch of the Bank from Sep-1996 to Jan-2000 responsible for Credit Portfolio of the Branch.
6. Worked in Bank's Head Office Credit Department from Sep-1994 to Sep-1996.
7. Assumed various responsibilities as a Manager of Branches & Headed Credit / Foreign Exchange & Human Resources department in Branches / Zonal Offices during 1971 to 1994.
8. **Out of 41 years of Banking Career, more than 20 years worked in Credit Appraisal and Credit Monitoring area.** (Posting details as per Annexure)

Academics:

- Bachelor of Science from Delhi University.
- Bachelor of Law from Delhi University.
- CAIIB from Indian Institute of Bankers, Mumbai.

Personal traits:

- Very versatile in nature.
- Believe in quick decision making process.
- Believe in human values and ethics.
- Leading a happy and contented married life and both children are well settled.

Other Job Roles performed:

- **Panelist:** Performed the duties of Chairman of Panels for selection of Banking Officers and also headed panels for internal scale promotions on various occasions.
- **Training:** Received training on leadership skills conducted by AIMA at Shanghai, Management Development Programme at IIM, Bangalore and ASCII Hyderabad. Also attended Executive Training Programme at Central Bureau of Investigation, New Delhi.
- **Manuals / Documents:** Played key role in framing policy guidelines for Credit Monitoring and prepared check lists for Post Sanction Review System. Worked on Manual updation & check list for Singapore Centre of the Bank.
- **Guest Speaker:** Delivered talks on various Credit related topics at Bank's Training Colleges, Management Institutes, Chamber of Commerce and Bankers' Club etc.

Achievements:

- **Distinctions:** Bright academic record throughout. (4th Position holder in B.Sc from Delhi University).
Awarded Gold Medal for topping in the Higher Secondary School Examination amongst all schools of Khalsa Board in 1969.
Earned foreign posting in Bank of India due to consistently high performance.
- **Widely travelled:** Countries travelled include U.S.A., Australia, Singapore, China, Malaysia, Indonesia, Thailand, Vietnam and Dubai.

Personal Details:

Name : Ramesh Chander Khurana
Date of Birth : 05-10-1952
Sex : Male
Marital Status : Married
Nationality : Indian
Language Known : English, Hindi and Punjabi
Permanent Address : A-505, Vasundhara CGHS, Plot No. 16, Sector 6, Dwarka,
New Delhi-110075.

Declaration:

I hereby declare that the above particulars are true to the best of my knowledge and belief.

Posting Details:

SN.	Designation	Period	Place
1.	General Manager	14-10-2010 to 31-10-2012	National Banking Group (North), New Delhi.
2.	General Manager	20-12-2009 to 13-10-2010	Head Office, Mumbai - Credit Deptt.
3.	Zonal Manager	06-05-2009 to 19-12-2009	Zonal Office, Chandigarh Zone
4.	Zonal Manager	09-05-2005 to 05-05-2009	Zonal Office, Indore Zone
5.	Zonal Manager	06-12-2004 to 04-05-2005	Zonal Office, Varanasi Zone
6.	Asstt. General Manager	11-11-2002 to 04-12-2004	Head Office, Mumbai- Credit Monitoring Deptt.
7.	Asstt. General Manager	12-06-2000 to 10-11-2002	Delhi Mid-Corp Branch
8.	Asstt. General Manager	16-04-2000 to 10-06-2000	Lucknow Zonal Audit Office (After availing 3 months overseas leave)
9.	Chief Manager	16-09-1996 to 15-01-2000	Singapore Branch
10.	Chief Manager	05-09-1994 to 15-09-1996	Head Office, Mumbai – Credit Deptt.
11.	Senior Manager	21-04-1992 to 04-09-1994	New Delhi Zonal Office- Human Resources Deptt.
12.	Senior Manager	28-07-1988 to 20-04-1992	Asaf Ali Road Branch, New Delhi - Credit and Foreign Exchange Deptt.
13.	Asstt. Manager / Branch Manager	01-02-1975 to 27-07-1988	Bilaspur (Chattisgarh), Korba(Chattisgarh), Various branches of New Delhi Zone (Area of Specialization was credit)
14.	Clerical Cadre	20-05-1971 to 31-01-1975	Kamla Nagar and Janpath Branch, New Delhi.