

## R.B. SINGH

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### SENIOR BANKING PROFESSIONAL

A rare blend of extensive experience in public sector bank (SBI-25 years) as well as private sector bank (Axis Bank-12 years)

Inspection and Audit • Credit Administration • Strategic Planning • Business Growth • Process Management • Leadership

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- ☞ Resolute and performance driven professional with incredible experience of 33 years in public and private sector banks in **Corporate Banking, Risk Administration, NPA Management, Branch Administration, Credit Operations, Budget Preparation, Resource Mobilization, Branch Inspection and Internal Audit, Accounts, Loans and Advances, IT, Revenue Growth, HR, improving profitability and operational efficiency**
  - ☞ **Thorough understanding of KYC norms & Internal Audit guidelines;** proven capabilities in managing customer centric banking operations while adhering to KYC guidelines and ensuring customer satisfaction by achieving delivery and service quality norms
  - ☞ **Adept in managing credit control operations** across large customer bases, team leadership and management skills, operational innovation capabilities and formulation of business plan.
  - ☞ A decisive leader with excellent ability to coordinate with different people at one time under difficult situations and the ability to bring out the best in others while creating a healthy & friendly work environment, thus enhancing operational efficiency.
  - ☞ Adept at optimizing processes, streamlining operations in cost effective manner and ensuring transparent flow of information required in end-to-end interdependencies
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### PROFESSIONAL EXPERIENCE

**STATE BANK OF INDIA: December 1983 - February 2009**

**Assistant General Manager (Joined as Probationary Officer)**

- ☞ Assessed the health of credit portfolio for commercial & institutional advances, advances to small scale industries/ small businesses, personal segment advances, agricultural advances, non-fund based limits and appraised the creditworthiness after analyzing financial statements and credit documents and put up recommendations for sanctions
- ☞ Handled retail lending operations from identifying potential customers, loan appraisal, loan sanction, documentation formalities and disbursement of loan
- ☞ Led the centralized credit processing and sanctioning centre for Retail and SME advances in Varanasi
- ☞ Administered the repayment of the loans by the customers; overseen the NPA functions of the bank by implementing suitable credit recovery processes for minimizing the incidence of bad debt.
- ☞ Involved in legal action (DRT & Company cases), one time settlement/compromise, rehabilitation and write-off

- ☞ As Chief Manager (Credit Support Cell), handled the credit portfolio of 60 branches
- ☞ As Regional Manager, monitored branch operations and business growth of 60 branches having business of approx. Rs. 2000 crores.;
- ☞ Established 8 new branches and administered them for various functions including target attainment, developing business, operational excellence & catering to the banking needs of customers
- ☞ As Chief Manager (Branch), headed a district headquarter Branch (having business of Rs 100 crores) for more than three years. The Inspection and Audit Rating improved from `Satisfactorily Run' to `Well Run'. Set up performance benchmarks across all the divisions of the branch and monitored their performance
- ☞ Administered the Y2K compliance team of the Circle for smooth migration of systems of approx. 800 branches in the year 2000 (the migration was flawless)
- ☞ Directed the Zonal Computer Centre and accountable for computerization of branches & implementation of various software for 200 branches. Looked after the MIS functions for senior & top management of the Bank
- ☞ Key player in analysis, development, and implementation of strategic business plans & policies, ensure organizational growth, target maximum profitability & cost effectiveness
- ☞ Managed the entire gamut of operations related to process initiation, its implementation and final delivery
- ☞ Analyzed internal control procedures for operational systems, identified weaknesses & recommended improvement
- ☞ Reviewed bank reconciliation process, verified internal controls and compliance guidelines issued by the bank
- ☞ Effective utilization of available manpower & implement strategies to ensure excellence in service delivery
- ☞ Delegated work to the team members, allocated targets on productivity, monitored team performance through timely feedbacks to ensure overall team productivity and quality

## **AXIS BANK LTD**

**since February 2009 (Retired on 30-01-2021)**

### **Deputy Vice President (Team Leader) - Internal Audit Department**

- ☞ Assessment of Inherent Risk, Operational Risk, Financial Risk, Compliance & Regulatory Risk, Reputation Risk, Process Level Risk of business units
- ☞ Assessment of Control Risk for the entire gamut of controls in place
- ☞ Assessing the Design Effectiveness of Controls
- ☞ Auditing outsourced activities and recommending plugging of loopholes, if any
- ☞ Conducting thematic reviews

- ☞ Spearhead complete audit planning and management activities and ensure completion of audits within the agreed time and cost; compile and consolidate audit reports with key findings & observations
- ☞ As a team leader, preparation of audit plans, allocation of internal audits, approving reports and synopses

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☞ **Graduate from University of Allahabad; Certified Accountant of Indian Institute of Bankers (CAIIB)**

**Date of Birth:** 24<sup>th</sup> January 1961

**References:** Available on request

**R.B. SINGH**

Date: 30-01-2021

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