

Anil Kumar Bansal
B.SC. , M.SC., Ex-Banker
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1. PERSONAL DETAILS:

Name : Mr. Anil Kumar Bansal
Father's Name : Late Sh. Gaurishankar Bansal
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Residential Address : S-34, Greater Kailash-II,
New Delhi- 110048
Date of Birth : 22 May, 1953

2. EDUCATIONAL QUALIFICATION:

Level	University/Institution	Year
Graduation	B.SC. (Hons) Agri. G B Pant Agricultural University, Pantnagar	1973
Post Graduation	M.SC (Agri.) G B Pant Agricultural University, Pantnagar	1975
Professional Qualification	CAIIB – I (Indian Institute of Bankers)	1989-90

3. EXPERIENCE:

Total Experience in Finance sector :	36 Years of Banking Services and Retired on 31.5.2013 as Executive Director of Indian overseas Bank having market capitalization of Rs.4421 crore as 22.07.2013
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4. DETAILS OF POST HELD:

Name of Co.	Position/ Designation	Year	
		From	To
Indian overseas Bank	Executive Director	01.09.2010	31.5.2013
Union Bank of India	General Manager	11.06.2010	31.08.2010
Union Bank of India	General Manager	06.05.2008	10.06.2010
Union Bank of India	Dy. Gen. Manager	15.04.2005	05.05.2008
Union Bank of India	Asst. Gen. Manager	21.06.2002	12.04.2002
Union Bank of India	Chief Manager	01.08.2000	20.06.2002

5. BRIEF RESUME:

AT INDIAN OVERSEAS BANK:

Served as Executive Director of Indian Overseas Bank with exclusive charge of critical Departments and **Headed following credit segments:**

- a) Large Corporate consisting of limits above Rs. 100 crores
- b) International Department
- c) MSME and limits below Rs. 30 crores
- d) Priority Credit
- e) Other Departments under control:
 - o Public Relations,
 - o Corporate Debt Restructuring
 - o Official Language,
 - o Currency Chest & Cash Management.

AT UNION BANK OF INDIA :

- a) Served the Bank for 36 years with very challenging and rewarding assignments
- b) Awarded Super Achiever and Star Performer status
- c) Conferred with the Chairman Club Membership
- d) During stewardship of Mumbai Samachar Marg Branch, its business skyrocketed to Rs.15,000 crores in just 3 years registering 400% growth
- e) As Field General Manager of North Zone (A very unique region with total business above Rs. 50,000 crores consisting of 297 branches and 7 Regional Offices spread over 6 states including NCR Delhi) saw the Zone's business double in just 2 years.
- f) Played pivotal role as the driving force behind Bank's Capital Market Cell at Mumbai and Bank's first museum at MSM branch in Mumbai.

6. PERFORMANCE HIGHLIGHTS:

At the time of taking charge as Executive Director of Indian, Overseas Bank on 01.09.2010, the Bank had an overall global Business mix of around Rs. 1,97,000 crores. As on 31.03.2012 the Bank has reached Global Business Mix of Rs. 3,21,707 crores, with a YOY growth of over 24.20%. This has further risen to Rs. 3,42,508 crores as on 30.09.2012.

The Bank has won laurels in many fields. Some latest awards / recognition are listed below:

- i. Selected by Govt. of India for the First Prize under 'National Award for Excellence in MSE Lending' during 2010-11.
- ii. Awarded the Best Public Sector Bank under Micro Credit category - Dun & Bradstreet and Polaris Software Banking Awards 2011.
- iii. Conferred with Skoch Award for Financial Inclusion in 2011, 2012 and 2013
- iv. Conferred Best Bank Award by SME Chamber of India.

- v. Awarded the Skoch Challenger Award 2012 for Corporate Social Responsibility.
- vi. Hindi House journal of the Bank “Vani” awarded First Prize by Govt. of India.
- vii. Award for best TOLIC (Town Official Language Implementation Committee) conferred in February 2013

7. ARTICLES PUBLISHED :

‘Launching of SME exchange in India’ published in BANCON 2011 Compendium
‘Profitably Capturing Rural Opportunity’ published in BANCON Compendium 2013

8. AREAS OF PERSONAL EXPERTISE / STRENGTHS

- i. Possess Leadership qualities like effective communication, team building, macro overview of situations, persistence, commitment and dedication.
- ii. **Decision making** – Taking considered and quick decisions enabling rapid disposal and faster results.
- iii. **Administrative Skill:**
 - a) Ability to multitask and make use of time management skills, meeting deadlines
 - b) Create strategies for individual/institutional growth and development
 - c) Evaluation of individual/departmental performance and provide constructive feedback
 - d) Creating and executing strategic plans in a team environment
- iv. **Public Relations / Marketing Skills**
 - a) Well versed in handling and maintaining all aspects of public relations
 - b) Good at development and implementation of promotional strategies
- v. **Achievement of Organizational Goals**
 - a) In Union bank of India : Always achieved the budgets in all the parameters from Branch level to Zonal level
 - b) In Indian Overseas Bank : actively contributed to achievement of SOI and regulatory targets
 - c) Registered spectacular growth in Agricultural Credit and MSE in spite of adverse conditions
 - d) Financial Inclusion agenda taken forward and accomplished all parameters set in the roadmap
 - e) Won accolades for SLBC performance and sustained 110 % CD ratio in the state
 - f) Engineered successful amalgamation of three geographical contiguous RRBs in Odisha , handled post-amalgamation integration of HR and IT

vi. **Personal strengths**

- a) Commitment to excellence in all areas.
- b) Exceptional problem solving abilities, with firm conviction that every problem has a solution.
- c) Emotionally strong and motivating; with a strong sense of empathy.
- d) Responsive to the problems of corporate and persons, understanding their issues and addressing the same in right spirit.
- e) Always willing/eager to accept responsibilities and challenges, small or big, and discharging them with total honesty and dedication.
- f) Capacity to think 'out of box' to create and envision innovative ideas for working, for growth, personnel motivation, problem solving etc.

Evaluating, Anchoring and Implementing Infrastructure Projects by Mr. A.K. Bansal, Former Executive Director:

- i. I have handled several multi dimensional credit proposals all through my career as a banker both at the Field Level and at the Corporate Level, which include several Infrastructure Projects.
- ii. My assignment as the Head of specialized Industrial Finance Branch of Union Bank of India enabled me to process, appraise and finance various high value proposals involving Infrastructure Lending.
- iii. Efficient and integrated road connectivity is a must to spur any sort of growth in any country. Similarly, India's road network forms the country's blood-lines that allows free flow and movement of goods and services across the nation. I have successfully anchored many Road Projects with Public-Private Partnerships (PPP) on Toll as well as Annuity basis sponsored by NHAI & State Governments for the benefit of the nation as well as the Bank.
- iv. Realizing that India represents an attractive destination for the power industry, I took the initiative and financed hydro/thermal power plants after carrying out detailed appraisal which has been my core area of competence.
- v. I was also able to sharpen my analytical skills in this segment by joining a segment-specific training programme conducted by IIM, Ahmedabad on 'Project and Infrastructure Development'. It was an extremely informative and interactive programme through which I could supplement my pre-existing expertise with procedural and conceptual inputs.
- vi. On my elevation as Executive Director of Indian Overseas Bank, continuous thrust and involvement in mega-size projects added to my exposure and experience in Infrastructure Financing ; more particularly in Generation and Transmission of Power, Roads, IT Parks, Industrial Parks and SEZs and Telecom projects etc. This enabled me to develop special expertise in the area and I could imbibe the special skills for appraisal of such projects with required due diligence.