

<b>PROFILE</b>	<b>BC NIGAM RETIRED GENERAL MANAGER PUNJAB NATIONAL BANK</b>
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<b>QUALIFICATION</b>	<b>COLLEGE/UNIVERSITY</b>
M.A. (Economics)	Kanpur University
CAIIB	Indian Institute of Banking

#### **Current Roles**

- Retired as Corporate General Manager, General Services Administration Division, Punjab National Bank (*Largest Nationalised Bank with total business of Rs.555,000 crores, having more than 5100 branches.*)
- Held Directorship on the board of Asset Care Enterprises & Resolution Ltd. (ACER)
- Was associated to a number of Top Executive Committees of the Bank

#### **About Sh. BC Nigam**

As a successful Banking Professional having a career span of 41 years, he has served in various capacities in the Bank. This gave him an expertise in bringing in efficiency and growth in the toughest scenarios. He has a proven track record of developing policies and successfully implementing them as a top executive of the Bank.

In his 41 years of dedicated service to the esteemed institution, he has consistently believed in transparency and hard work with focus on achieving more than the desired goal.

During his services at senior positions in field and at corporate, Mr. Nigam has successfully handled HRD, Regulatory matters, Marketing, Assets and Risk Management for the bank. With his strong interpersonal and leadership skills, he has been able to connect well with the fellow bankers, customers and regulatory authorities of the bank.

Recognising his capabilities, he was nominated for the prestigious FSA Training Programme at Cambridge University, London which helped him in sharpening his skills in Financial Risk Management.

#### **Key Achievements**

##### General Manager-General Services Administration Division

- Handled matters relating to Assets (including land, buildings, vehicles and SFF) of the entire Bank;
- Monitored all legal matters related to Assets of the Bank;
- Monitored of construction, renovation and maintenance of all the premises owned by the Bank across the country;
- Played pivotal role in acquisitions and development of Asset for the Bank;

##### General Manager-South Delhi Zone

- As an Incumbent of Delhi Zone managed largest portfolio of Deposit and Credit amongst all the Circles of the Bank;
- Successfully maintained cordial relationship with the key large customers of the Bank;
- Developed and effectively implemented policies and guidelines of RBI and Bank;

##### Zonal Manager-Bihar

- Successfully infused an all round growth in business of about 500 branches in Bihar state;
- Effectively motivated the team of over a thousand bankers to forgo union unrest and enthusiastically work for achieving the desired goals;
- Successfully developed new offices in the Zone despite infrastructural hardships in the State;
- Being the head of lead bank for the state, closely worked with RBI and State government in implementing state initiatives for banking and fund mobilisation.
- Record work in formation of SHGs resulting in first Prize to the Bank;

#### Dy General Manager- Inspection & Audit Division

- Ensured thorough compliance to the Regulatory requirements and the Policies implemented by the Bank through a team of over 500 Internal Auditors and over a 100 Chartered Accountant firms;
- Developed and effectively implemented Risk Based Internal Audit in the Bank;
- Introduced Zonal Audit System in the Bank which helped in decentralised and closer monitoring of compliance;

#### Senior Regional Manager Patna, Hardwar and Agra

- Achieved phenomenal growth in Deposit and Advances in all the Regions and met all the Budgets given by Corporate Office;
- Effective Credit Delivery and Credit control. Succeeded in developing a loyal customer base for the Bank through professional dealings and various camps for disbursement of credit under Retail Schemes;
- Expanded Branch Network and computerisation of Branches.

#### Chief Manager Jammu Tawi and Modinagar

- Effectively Maintained large Borrowal Accounts and manifold increase in business of the branches;
- Successfully created an environment for disciplined banking within the rules yet generating an out of box thinking in the team.
- Ensured improvement in quality of credit and strengthened pre and post monitoring systems for the borrowal accounts along with the improved customer services.