

# RAMACHANDRAVIJAYAKUMAR

RETIRED BANKER & TEACHER



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Ernakulam, India

## About Me

Insightful banker with several **34 years of experience** in high pressure environments, working to successfully analyze financial records and identify promising investment opportunities and potential problems.

## Experience

### Indian Express 1979 -1985

Clerk

Was responsible for Store keeping, purchasing charge and wrote articles for Indian Express.

### State Bank Of India 1985 - 2018

Retired Cheif Associate

1. Utilized sales techniques and strategies to build customer relationships.
2. Exposed 3 frauds committed by the staff while working in State Bank of India.
3. Studied in detailed about the non performing assets.
4. Wrote a book "**On The Banks Of Memories**".

## Education

1964-1974

TD High school

Schooling and SSLC

1974-1976

The Cochin College

Pre-Degree in Physis, Chemistry and Biology

1976-1979

Sacred Hearts College

Bsc Chemistry course

1989-1991

Indian Institute of Banker

CAIB qualified

2001-2003

IGNOU

MBA in Banking and Finance

2001-2003

IGNOU

MA English