

# Ronak Sethiya

Male, 30

Email: ronakss.rj@gmail.com

Phone:08454881721

PROFESSIONAL EXPERIENCE		7 YEARS 4 MONTHS	
Yes Bank		Digital Product Manager – TBG Jan 23- Present	
Responsibilities	<ul style="list-style-type: none"><li>Launched a web-based <b>digital onboarding application</b> for <b>supply chain finance</b> cases</li><li>Reduced Underwriting TAT for DF cases from <b>6 days to 2 days</b> via automated data collection</li><li>Integrated statistical scorecards coded on FICO with LOS for surrogate data based loan approvals</li><li>Integrated <b>13+ external API's ( Bureau, GST, ITR )</b> for seamless underwriting</li><li>Integrated an NeSL based E-singing/Stamping journey to reduce operations overhead</li><li>Developed a <b>Virtual Account Management (VAM)</b> solution to handle trade transactions for Whole sale (WB) banking clients with monthly throughput of 1000+ Crs.</li><li>Developed a <b>VAM</b> solution to <b>ring-fence cash-flows</b> for factoring and other invoice finance products</li><li>Managed the day to day functioning of existing LMS with <b>4000+ dealers and 120+ Anchors</b></li><li>Launched <b>24*7</b> drawdown and repayment facility for supply chain finance cases.</li></ul>		
Achievements	<ul style="list-style-type: none"><li>Ideated and developed the migration strategy to meet RBI circular on penal charges</li><li>Awarded the “<b>Emerging High Impact Star in CMS Product</b>” award in Yes Bank for 2022-23</li><li>Part of Yes bank team to test block-chain based deep tier invoice financing under RBI Sandbox</li></ul>		
IDFC First Bank		Manager -Secured Loans Oct 20- Dec22	
Responsibilities	<ul style="list-style-type: none"><li>Managed a two-wheeler asset portfolio of <b>8000+ Cr to achieve lowest ever NPA since inception</b></li><li><b>Launched policy</b> for electric registered and unregistered two-wheeler assets for IDFC Bank</li><li>Developed a <b>Loss on sale model</b> based on early portfolio indicators to quantify Covid-19 impact</li><li>Streamlined the policy to enable a <b>seamless digital loan journey</b> for new electric TW manufacturer</li><li>Created an <b>EV framework</b> and on boarded 10+ EV manufacturers on the system for loan disburseals</li><li><b>Led a cross-functional team</b> and developed automated MIS to track pendency for disbursed assets</li><li>Launched an <b>affluence-based grid to increase STP</b> in high value asset segment from 5% to 45%</li></ul>		
Achievements	<ul style="list-style-type: none"><li>Performed segmentation analysis and deployed new policy initiative increasing approval rate by 6%</li><li>Identified duplicate system deviations in loan approval process and <b>reduced deviations</b> by 33%</li><li>Achieved a 20% penetration of “<b>No Hypothecation Product</b>” via various policy initiatives</li></ul>		
Larsen and Toubro Limited		Senior Engineer – Design July 15- July 18	
Responsibilities	<ul style="list-style-type: none"><li>Developed world's smallest 800A circuit breaker with projected <b>market size of ₹10 crores</b></li><li>Part of a team which established an assembly line for a circuit breaker with a <b>10k/month capacity</b></li><li>Established performance of a breaker for 20k operations leading to new orders worth <b>₹2 crores</b></li><li>Reduced testing time by 80% by deploying Highly Accelerated Life Testing (HALT) for life cycle tests</li></ul>		
Achievements	<ul style="list-style-type: none"><li><b>Awarded</b> the "<b>Star Team Award</b>" for launching the product six months ahead of schedule</li><li><b>Filed a patent</b> for "Novel Rotary Operating Mechanism" for a new range of circuit breaker for L&amp;T</li></ul>		
ACADEMIC QUALIFICATIONS			
Degree	Institute/University	%/CGPA	Year
Master of Management	SJMSOM, IIT Bombay	8.42/10	2020
B.E(Mechanical Engineering)	Fr. Conceicao Rodrigues Institute of Technology (FCRIT)	8.36/10	2015
Class XII	St. Mary's Junior College, Navi Mumbai	89.83 %	2011
Class X	St. Mary's Multipurpose High School, Navi Mumbai	93.23 %	2009
ACADEMIC DISTINCTIONS & CO-CURRICULAR ACHIEVEMENTS			
SJMSOM Scholarship	Received scholarship for 2 semesters for excellent academic performance		2018-19
POSITIONS OF RESPONSIBILITY			
Class Representative, SJMSOM	Managed academic sessions, timetable, and exams to facilitate club activities		2018-20
SKILLS			
Software Skills	Excel VBA, Power BI, Tableau, Figma		

<https://www.linkedin.com/in/ronaksethiya/>