



Parvaiz Anwar Hussain

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Professional Summary

Results-driven senior management professional with 20+ years of diverse experience spanning finance, healthcare, and automotive industries. Proven expertise in business growth, strategic planning, team leadership, and operational efficiency. Recognized for entrepreneurial success, innovative problem-solving, and strong stakeholder management. A seasoned leader skilled in P&L management, market analysis, sales strategy, and investor relations. Award-winning founder with a track record of driving impactful business outcomes and fostering organizational transformation.

Education

- **MBA (Finance and IT & Systems)** | I.C.F.A.I Business School, Hyderabad | 2004
- **B.Tech (Electronics and Communication)** | Kerala University | 2001

Professional Experience

FIBE (EarlySalary) | Business Head | Pune
Nov 2021 – Present

Strategic Leadership & Business Development

- Proven expertise in formulating and executing business strategies for personal and MSME loans (Hospital Loans), aligning with organizational goals.
- Strong ability to identify and capitalize on market trends, opportunities, and competitive insights to drive growth and innovation.

Product Development & Portfolio Management

- Proficient in designing and enhancing loan products tailored to diverse customer segments.
- Adept at managing credit policies, underwriting standards, and ensuring portfolio quality through effective risk management.

Revenue Growth & Profitability

- Demonstrated success in driving revenue growth through optimized pricing strategies, cost management, and innovative distribution channels.
- Skilled in developing scalable business models to achieve sustained profitability.

Team Leadership & Performance Management

- Experienced in building and leading high-performing teams across sales, marketing, and operations functions.
- Expertise in setting clear KPIs, monitoring performance, and fostering a culture of accountability and excellence.

Partnerships & Stakeholder Engagement

- Proven ability to establish strategic partnerships with, Healthcare Partners like VLCC /KAYA etc /Hospitals like Apollo ,Aster Hospitals ,Narayana Hospitals ,aggregators, Insurance TPA and Insurance companies for Insurance premium Finance

- Skilled in fostering strong relationships with customers and partners to ensure satisfaction and long-term loyalty.

Technology Integration & Digital Transformation

- Proficient in leveraging digital platforms to enhance loan origination, servicing processes, and customer experiences.
- Expertise in utilizing data analytics for decision-making, customer segmentation, and risk assessment.

Regulatory Compliance & Risk Management

- Comprehensive knowledge of regulatory frameworks and compliance requirements in the lending industry.
- Strong background in implementing robust risk management strategies to maintain portfolio health and minimize NPAs.

Key Achievements

- Scaled Personal Loan/Healthcare Loan/Insurance premium Finance and MSME (Hospital Loan) portfolios, achieving significant year-over-year growth.
- Successfully reduced operational inefficiencies through process automation and digital transformation initiatives.
- Improved customer acquisition and retention through innovative product offerings and strategic partnerships.

Healthfin | CEO & Founder | Pune

Aug 2016 – Nov 2021

- Conceptualized and executed a comprehensive business model for Healthcare loans.
- Secured one Venture Capital seed funding and two bridge funding rounds, providing profitable exits to investors.
- Designed and negotiated financial products with lending institutions, ensuring market relevance.
- Managed P&L operations, delivering consistent profitability while maintaining robust financial metrics.
- Established streamlined MIS reporting for stakeholders, ensuring operational transparency.
- Assembled and mentored a multidisciplinary team to foster a culture of innovation and collaboration.

Key Achievements:

- Recipient of multiple prestigious awards for entrepreneurial excellence, including "Best Startup of the Year 2019" from IIT Mumbai and the Government of India.

AAP Autowheels Pvt. Ltd. | Director | Vidarbha

Jan 2013 – Mar 2016

- Led sales, service, and inventory operations for Ashok Leyland's commercial vehicle dealership.
- Streamlined supply chain processes to enhance operational efficiency and reduce costs.
- Developed innovative financing and insurance solutions, boosting revenue streams and customer loyalty.

ICICI Lombard GIC Ltd. | Zonal Manager | Pune

Apr 2009 – Jan 2013

- Managed sales operations across Maharashtra, exceeding revenue and profitability targets.
- Built and nurtured strong relationships with dealers, manufacturers, and promoters.
- Recruited, trained, and guided branch and unit sales managers, fostering a high-performing team culture.

Reliance Capital Ltd. | Area Manager | Nagpur

Feb 2008 – Jan 2009

- Launched and scaled auto loan operations in Vidarbha, establishing strategic partnerships with DSAs and dealers.
- Designed and implemented innovative sales strategies, achieving aggressive regional targets.

HSBC | Centre Manager | Pune

Mar 2006 – Feb 2008

- Directed sales, credit, and operations for personal loans, ensuring portfolio health and operational efficiency.
- Expanded distribution channels and implemented robust operational frameworks to support business growth.

ICICI Bank | Relationship Manager | Nagpur/Pune

Mar 2004 – Mar 2006

- Managed a portfolio of auto loans, significantly increasing market share and revenue.
- Developed strategic alliances with dealers and manufacturers to drive business growth and penetration.

Awards and Achievements

- "Best Startup of the Year 2019" by Government of India (Health Ministry).
- "Best Startup of the Year 2019" Maharashtra by Hon. Chief Minister Devendra Fadnavis.
- "Best Healthcare Startup" by IIM Kolkata and TISC.
- "Best Startup of the Year 2019" by IIT Mumbai.

Skills and Core Competencies

- Strategic Vision & Business Planning
- P&L and Financial Product Management
- Team Building & Leadership
- Sales & Distribution Strategy
- Market Analysis & Competitive Positioning
- Investor Relations & Fundraising
- Process Optimization & Risk Management
- Stakeholder Engagement & Communication

Language

- English, Hindi, Malayalam

Personal Information

- Date of Birth: 8th October 1978
- Nationality: Indian
- Relationship: Married
- Location Preference: Any