



# GIRISH HAMPANNAVAR

Deputy Vice President at **HDFC**



## ABOUT ME

- Over 22 years of senior management experience in real estate/mortgage industry.
- Educational qualifications include BCom and MBA.
- Expertise across business development, channel development, credit appraisal, branch operations, strategy planning and risk analysis.
- Proven track record of setting up successful teams, expanding into new markets, and driving revenue growth.
- Current role of Deputy Vice President at HDFC Bank with consistent record of achieving organizational goals.
- Seeking senior managerial positions to make full use of extensive experience, strong leadership abilities, and proven history of delivering significant impact.

## CAREER OBJECTIVES

- Lead and transform teams within the real estate/mortgage industry to achieve exceptional growth and operational excellence.
- Drive strategic initiatives that enhance market penetration, client satisfaction, and revenue generation.
- Continuously develop and mentor talent, fostering a culture of innovation and adaptability.

## WORK EXPERIENCE

- **HDFC BANK** | February 2001 - Present  
*Deputy Vice President*

## ACCOMPLISHMENTS

- Graduated from the position of Vertical Head-Operations to the position of Cluster Head – Business Development and eventually Deputy Vice President during tenure with the organization.
- Played a key role in setting up separate teams for the products and catered to customers at various existing/new locations.
- Significantly enhanced organizational business by counseling clients on buying suitable insurance policies based on requirements.
- Actively involved in maintaining the defined operational standards of the branch by constantly monitoring various parameters.
- Currently pursuing a Data Analysis Certification which is helping me gain valuable skills in collecting, organizing, and interpreting various data sources. The program is also helping me learn how to identify trends, draw insights, and present conclusions to inform decision-making across various functions within an organization.

## CONTACT ME

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**Nationality :** Indian

**Date of Birth :** 15th January 1975

**Passport :** M2488531 valid till 2024

## EDUCATION

- 1999 **MBA**  
SHIVAJI UNIVERSITY  
KOLHAPUR, INDIA
- 1997 **B.COM**  
KARNATAKA UNIVERSITY  
DHARWAD, INDIA

## SKILLS

- Marketing & Business Development
- Channel Development
- Promotions & Event Management
- Branch Operations Management
- Strategy Planning
- Due Diligence & Credit Appraisal
- Risk Rating & Analysis of Financial Statements



## LANGUAGE SKILL

- English
- Hindi
- Kannada
- Marathi



## KEY RESPONSIBILITIES



### BUSINESS DEVELOPMENT

- ➔ Provided leadership to a sales team of nearly 100 members, identifying and developing new opportunities for the real estate/mortgage business.
- ➔ Maintained regular interaction with property brokers and financial consultants to achieve business growth.
- ➔ Partnered with developers for joint promotion of products through mega events and road shows.
- ➔ Set up strategies to enhance business participation in selected micro markets.
- ➔ Assessed competitors' products for developing counter-strategies.
- ➔ Interacted with developers to facilitate tailor-made products for customers based on business requirements.



### CHANNEL DEVELOPMENT

- ➔ Enhanced market penetration by setting up and managing an effective channel network, recruiting third-party agencies for sourcing business.
- ➔ Guided channel teams in organizing events and competitions to generate brand awareness and additional business.
- ➔ Acquainted the channel teams with organizational policies and procedures for implementation in day-to-day transactions.
- ➔ Conducted knowledge transfer sessions for team members based on product and operational requirements.
- ➔ Provided administrative support to third-party agencies in terms of sanctions and disbursements.





## CREDIT EVALUATION AND LOAN DISBURSEMENT MANAGEMENT

- Conducted thorough credit evaluations and risk assessments of loan applications at the branch level as part of the sanctioning team.
- Expertise in applying various appraisal methodologies such as cash flow-based, collateral-based, and income-based approaches to evaluate loan opportunities and ensure compliance.
- Streamlined processes to reduce turnaround times and consistently provided timely status updates to originators on application reviews and approvals.
- Maintained strong relationships with originators, property brokers, and developers through proactive communication to facilitate efficient and rapid loan disbursements.
- Coordinated closely with internal quality assurance teams to validate loan documentation post-disbursement and ensure compliance with organizational and regulatory standards.



## PRODUCT DEVELOPMENT & MANAGEMENT



Enhanced market penetration by developing new products on →  
Mortgage loans for agriculturists and customers buying/constructing properties in upcountry locations.

Coordinated with the core team at the national level for policy notes, ←  
drafts, and procedures for the product.

Presented product proposals at the national level for approval and ←  
set branch-level targets achievement.

Guided team members in designing promotional material for the ←  
new product based on evaluated local market dynamics.

Managed marketing of mortgage products via developers, corporate ←  
clients, and existing customers to secure additional business deals.



## BRANCH OPERATIONS & ADMINISTRATION

- ➔ Led a team responsible for daily loan sanctioning at the branch.
- ➔ Managed day-to-day administration aspects of the branch, developed business, and achieved branch targets.
- ➔ Ensured adequate loan coverage and facilitated cross-selling of insurance products.
- ➔ Maintained branch collection targets by evaluating and recovering arrears.
- ➔ Defined and implemented quality standards to enhance client satisfaction.
- ➔ Coordinated with legal and technical teams for checking legal and technical documentation.
- ➔ Managed cash and cheque deposits to the bank and updated petty cash records as per branch operational requirements.
- ➔ Recruited, groomed, and mentored team members based on business and operational requirements.

