

Pritesh Jain

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Summary

- Overall experience of 19+ yrs in the field of Retail Finance, Credit and Risk, Policy overview, Credit Appraisal, Portfolio Management, Risk Minimisation through Process Improvements & Statistical Analysis.
- Currently working as Policy Risk Manager - Credit Card (Post Acquisition), Personal Loan (Digital) and Loan on Credit Cards in HDFC Bank, Earlier was heading Used Car Loans as PRM under Credit Risk Strategy in HDFC Bank till Aug' 24
- Responsibilities involve portfolio management which includes managing and monitoring delinquencies, developing new products, defining acquisition process, management of Customer acquisition with help of systems like Finnone, Aps/LOS, BRE and ensuring overall profitability of the segment.
- Key skills set acquired : Portfolio quality management, Data analysis, Model building and implementation, influencing TTD based on credit rules, Credit and operational risk management.
- Before HDFC was in the role of Regional Credit Manager – Car Loans/TWL/PL/LAS with Yes Bank Ltd for West Region (till sep '16).
- Key skills set acquired - Building up team, setting up initial process in Car Loans during start-up of the product, right from Policy hardening till PDD Collection, Multiple Location management, Building Portfolios as per the risk appetite, Maintaining and monitoring Portfolio Quality over a period. Managing, Leading and Developing Future leaders to Lead regions, Big Ticket Credit Appraisal, Process Management, Policy Implementation, Channel Management, Portfolio Analysis and Audit Roles.
- Resourceful at maintaining relationships with customers to achieve quality product and Service.
- An effective communicator with excellent relationship building & interpersonal skills. Strong analytical, problem solving & organisational abilities.
- Innovative and imaginative in working with opportunities and challenges. Strive to continuously improve the way we work, making it simpler, better and faster. Demonstrated abilities in identifying potential issues and proactively customise solutions to address them.
- Team Manager, Fast learner and result oriented.

Work Experience**HDFC Bank Limited - PRM - Policy Risk Management Department - (Sept 2016 till date)**

Policy Risk Manager - Personal Loan (Digital), Credit Cards (Post Acquisition), Term Loan on Cards - Aug'24 Onwards

Policy Risk Manager - Used Car Loans (2018 - 2024), Assistant Policy Risk Manager - Used Car Loans / Two-wheeler (2016-2018)

Key Responsibilities:

- Formulation, Dissemination & Adherence of Risk Policy for Products managed across markets for HDFC Bank, Managing Credit risk, operational risk and maintaining loss rates within budgets.
- Identifying and monitoring the key risk indicators basis segmentation with relevance to product life cycle on day to day basis, Refine and Upgrading the policy as per the market requirement after risk assessment.
- Conducting Portfolio Quality Analysis, training line team, maintaining process to achieve faster TAT.
- Closely working with multiple units including Audit, Compliance, Product, Business, Credit, Fraud and Collections to improve customer journey in line with organisational objectives through regional reviews on portfolio quality and TTD analysis.
- Helping to Build and review framework with Analytics Team to Continuously assess and evaluate large database processing and enhance risk evaluation system, Use the same for developing Credit appraisal guidelines through implementing analytical scorecards and Business rule engines.
- Ensuring Continuous improvements and Enhancements on Finnone, adobe etc platforms with UAT Testing so that faster and right processing of the loans take place. additionally identifying population for straight through processing.
- Closely working with business for Detailing of Acquisition Policies with special customised offerings which are aligned to market and Customer requirements, with Collections team to get ground feedback about changes in the market and Credit Team to enable faster and right decisioning of Loans.
- Designing and implementing End to End Digital Process for processing of Personal loans, Loan on Cards and Used Car Loans
- Working along with Senior management on multiple key projects in retail asset based on carved out strategy of the bank.

Yes Bank Limited – RCM – Retail Risk Management Dept – (Jan 2012 till Sept 16) - 4 Yrs & 9 months.

Regional Credit Manager – Car Loans/Two wheeler loans/Personal Loans / Loan Against Shares for West Zone

Key Responsibilities:

- Heading the Underwriting function for Car, Two wheeler, Personal loans & Loan Against Shares for West Zone. Was also Handling South and High Ticket Cases of North as Part of Senior Credit Resource for Car Loans.
- Was **Acting NCM** for first 9 months during the initial launch of Car Loans to see through initial Stage when underwriting was handled through central team of Car Loans for Yes Bank.
- Role involved Setting up, Managing and Guiding the Senior Team of ACM and CM based in various Branches, Ensuring Smoother processing of Files and Centrally Handling Underwriting of Cases. Building up Quality Portfolio so as to stepping stone for future Success. Heading special projects for process & Policy improvement, System requirement-testing and implementation related to Finnone
- **Key Achievement** included - Completing Green Belt Project for reducing Turnaround time. Was involved in CIBIL analysis of the Portfolio as per the latest customer credit behavior. Also involved in Finnone CAS implementation in Retail banking department from RD stage, UAT Completion and final successful implementation.

Future Capital Financial Services Ltd – Product Risk Dept – Auto Loans – (April 2011 till Jan 2012) – 9 Months

Credit and Product Risk Manager – Auto Loans for Pan India

Key Responsibilities:

- To Help **Launch Auto Loans** product offering from Future Group for both New and Used Cars, by handling responsibility for Credit & Policy Risk function for Future group Pan India with dual reporting to Credit head and Policy Head.
- **Heading Credit Underwriting Team** for Auto Loans Pan india : Role Involved Hiring and training Credit managers and CPA's Under Approved Locations and Setting up the Team for processing of files at all Locations, Improvising credit processes to ensure better Credit quality and Turnaround time, Timely decisioning and creating benchmark portfolio.
- Additionally handling role of **Policy manager for Auto Loans**, Role included Setting up of Policy and Risk parameters, Coming up with New Programs for smoother processing of files. Designing new strategies to win in the market, Conducting Portfolio analysis, Managing internal audit on credit quality and compliance to sourcing guidelines.
- Setting up Process with Transunion to build process for Processing of cases from Pan India. Integrating the same with los to reduce dual data Entry. Helping Build Entire Auto Loans Master and Process with Tie – up With Finnone Los for migration from old system.

Reliance Capital Ltd - Consumer Finance – Credit -Auto Loans – (July 2007 to April 2011) – 3 yrs & 9 months

State Credit Head (ACM) – Auto Loans/Rapid PL Loan/Loan Against Gold for - Maharashtra and Goa

Key Responsibilities:

- Joined Reliance as Branch Credit Manager for Mumbai and Goa during Initial set up of Consumer Finance business, In charge of Credit Appraisal and Credit Branch setup for both New and Used car Loans in Mumbai. Responsibilities included Team Development, Process set up, Inputs for Policy set up for car loans (Incl RC limit setting process), Vendors empanelment, Cpa Appointments, Process improvement, MIS set Up and helping in new projects (File tracking, WebCPV) through UAT support.
- Subsequently promoted to **State Credit Head (ACM)** within 2.5 years, to handle Maharashtra state incl Mumbai, Nashik and Pune, Along with additional Products of Rapid Personal Loan and Loan against Gold.
- As ACM had team of 5 Credit Managers and 20 CPA Staff – key responsibilities include Handling and Supervising activities of the entire Branch – which include Maintaining cost levels, operating within agreed TAT, Maintaining vendor's quality, Ensuring error free processing of file with complete policy adherence & compliance to process laid down by the company.
- **Key Achievements** include - Handling Big ticket cases with detailed financial analysis, Seeing through Recession of 2008, in 3 yrs had created a portfolio of 350 Crs from scratch with very low delinquency level in an competitive environment, getting exposure to emerging markets.

ICICI Bank Limited - Credit Car Loans – (April 2006 till July 2007) – 1 yr and 4 months

Credit Manager – Auto Loans for - Mumbai and Goa (Both New Cars and Used Cars)

Key Responsibilities:

- In charge of Credit Appraisal of Auto loan proposals, both New and Used cars. Appraisal involved Financial Analysis of Corporate cases and High Exposure cases. Ensuring the decisioning within TAT with portfolio quality targets within Policy parameters
- Handled Three Credit Processing Agencies with ~ 40 staff at Thane, Panjim and Margao. Where Average processing for each month was ~ 1600 Files and Login Amount of Rs. 90 Crores.
- **Portfolio Analysis:** Regular analysis of portfolio done to identify the laggard segments/models and undertaking credit decisioning as per the analysis.
- **Key achievements** include : Starting new branch (Thane CPA) from scratch and achieved all time High Figures by Contributing almost 40% of the Entire Mumbai Portfolio, Starting Web based processing from Dealer counters, Thane was the first branch to start CIBIL Bureau based assessment and CPV waiver on pilot basis during 2006-07, acting as stepping stone to be implemented pan india. Designated FPR as BCP location and for all audits undertaken for Car loan processes including Statutory Audit, Internal Audit and Concurrent Audit.

Educational Qualifications

Year	Degree	Institution	University	Percentage/CGPA
2006	M.B.A	ICFAI Business School -Mumbai	ICFAI University	7.89
2004	B.M.S	Bhavans College.	MUMBAI University	72%
2001	H.S.C	Hinduja College.	MUMBAI University	70%
1999	S.S.C	Antonio Desouza High School	MUMBAI University	70%

Other Qualification

- Completed Commodity Derivatives course with NCFM with a percentage of 95%. Along with Summer Internship at Mafatlal Securities Ltd on “Future of Commodity Derivatives Market In India.”
- Completed 2 groups of CFA Course from ICFAI.

Awards and Recognition

- Received Silver Star Award for successful revamp of Blue Book model in Used Car in 2018.
- In 2017-18 Received recognition for implementation of P27 ScoreCard in Used Car Loans.
- In February 2009 received R&R trophy for excellent score achievement in BPMS Audit in Mumbai.
- In August 2009 received R&R DNA trophy for solving major delinquent cases.
- In June 2008 received Award as the Best Credit Manager from CEO for Excellent Performance and Contribution to the organization, with Highest Rating.
- Received Star Performer Award for Extra Ordinary Productivity in Auto Business in the month of September 2007, April 2008 & Oct 2010 from Head portfolio Quality.

Personal Details

- Date of Birth 7th June, 1984
- Marital Status : Married
- Hobbies : Watching Formula 1, Cricket, Reading, Keeping self updated on Credit Card features in market

References available on request