

# Rajdeep Singh Ajmani



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## Experience

Vice President, Digital Lending, IDFC FIRST Bank

April 2022 – Present

- Built and led fintech partnerships; **INR 2500 Cr yearly disbursements**; exceptional risk indicators.
- Designed roadmap to build sustainable and profitable fintech partnerships, **doubling PBT in 3 years**.
- Led active portfolio management; delivered large line of credit portfolios with **sub 2% NCL**.
- Acquired **200K+ customers (CIBIL 725+)** for the bank; designed cross sell programs.
- Led commercial negotiation; renegotiation to **deliver 10cr.+ annual addition to the bottom-line** for the bank.
- Led implementation of RBI guidelines on Digital lending, KYC, consent etc.; continued growth while being on right side of compliance
- Designing credit limit increase; Leading design of programs with balance sheet-based lending
- Led discussion on **Co-lending (Digital only)**; designed customer journeys using **account aggregator** for underwriting.
- Set up the collection process, Pre/post due communication/field collection strategy; **delivered ~40bps bucket X flow rates**.
- Created sustainable annual AOPs; hired and mentored functional leaders; designed risk frameworks; market sizing.

Asst. Vice President, Digital Lending, IDFC FIRST Bank

January 2020 – March-2022

- Defined the 3-year **roadmap for cross sell personal loan digital transformation** in alignment with stakeholders.
- Designed and launched new business lines like **personal loan and credit card balance transfer**.
- Led a bank wide **standardization of post disbursal customer documents**; **Real time lead assignment** to sales officers; **automated remittance post disbursal. Payment within 1 minute**
- Conceptualized and launched integration of customer journey on **WhatsApp**.
- Launched automated disbursals leading to **reduction in 90% cost** in paperless loans. **TAT reduced by ~1 day**.
- Launched Sales officer based Contact point verification enabling loan login and verification in single visit.
- Designed and launched **personalized rate waiver** in loan journey. Led to **2% increase in IRR**.

Senior Management Consultant, KPMG Lower Gulf (UAE)

September 2018 – December 2020

- Developed Data Management Strategy and Data Governance Operating Model for one of the leading credit bureaus in MEA
- Built anti-money laundering solution for one of the largest banks; **found SWIFT money transfers worth \$5M to sanctioned entities**.
- Conceptualized and developed Portfolio Management tool and operationalized investment KPIs for one of the leading investment firms in UAE. Developed “Single source of truth” for Private and Public Equity investments portfolio.
- Led customer service maturity assessment for leading real estate developers in UAE and developed a roadmap of initiatives to uplift the customer service. Revamped and automated management reports using Power BI; **95% reduction in report preparation TAT**.
- Conceptualized and implemented the augmentation of existing customer profile with speech and text data to enhance existing analytical models for hyper personalized marketing for UAE's leading bank.
- Developed a Procurement Audit Tool feeding from multiple transaction systems for UAE real estate giant. It enabled internal audit team to get automated actionable insights on suspected transactions.
- Outlined data strategy frameworks for data management & governance and drive analytics consumption.
- Led business development for new opportunities across digital and innovation domain.

Marketing Analytics Manager, Axis bank

September 2016 – September 2018

- Designed marketing strategy for customer acquisition, engagement and retention; **80% reduction in marketing cost**.
- Introduced self-service BI and embedded analytics using Tableau, resulting in **rise in overall efficiencies of RMs by ~6%**
- Revamped customer journeys for FD creation on digital channels; **added FD of INR 10 Cr monthly**.
- Developed propensity models for mobile and internet banking for personalized marketing campaigns. MOM growth of 3%
- Analysed the cost of customer acquisition across marketing channels and devised marketing spend strategy to maximize acquisition in given budget.
- Studied drop-offs while transactions via MB and IB and led end to end development of fixes.
- Helped in shaping Axis ASAP (Digital SA) roadmap and prioritized backlogs using Agile Methodology
- Developed scorecards for retail asset products (AL, PL)

Decision Scientist, Mu Sigma Business Solutions

September 2014 – June 2016

- Developed Rough Cut Capacity Planning tool for a medical device giant. **Estimated gain- \$2MM pm**.
- Devised Supplier Scheduling strategy: **Clearing backorders worth \$5 Mn**.
- Led Product Availability (PA) Evaluation.
- Devised product portfolio management strategy.

## Education

BE in Electronics and Communication (2014), MITM, Indore (MP); CGPA of 8.01