

SURYAPRAKASH SAINANI

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ACADEMIC CREDENTIALS

B.S.C (Electronics) from Nowrosjee Wadia College, **Pune University**.
Executive General Management Program from **IIM Calcutta**

Assignments in the field of:

~ **Sales & Distribution Management** ~ **Sales Call Centre Management** ~ **Product Development** ~ **Risk Analysis & Credit Appraisal** ~ **Relationship Management**

PROFESSIONAL SNAPSHOT

- A dynamic Professional with 15 years of insightful experience in Banking & Financial Operations, Customer Relationship Management, Business Development and Product Development.
- The scope of expertise covers
 - Sales & Distribution Management
 - Risk Analysis & Credit appraisal for Asset products
 - Call Centre Operation Management
 - Client acquisition in SME/Retail segment
 - Customer Relationship Management
 - Product Development
- Experience in setting up and running sales, revenue and business call centre operations across SME and Salaried verticals.
- Proficient in setting up Digital Channels and touch free loan disbursal processes.
- Experience Coordinating with Top Management for formulating corporate goals, short term and long-term budgets and developing business plans for the achievement of these goals.
- Experience in selling of Asset Products like loans against property (LAP), Loan against rent receivable (LARR), Drop line Overdraft facility (DLOD), commercial property purchase (CPP) and home loans.
- Experience in selling liability products like current accounts, life insurance and ulips.
- Proficient in implementing strategic initiatives to acquire prospective clients through alternate channels (DST)/ external sales channel (DSA) from relevant target market i.e. SME/SENP segment for Overdraft / LAP products and retail segment for housing loans.
- Conversant with the concepts & processes of risk assessment and back end processes (managing credit operations, project monitoring of under construction projects)
- Drafting of suitable credit appraisal & business analysis reports for transactions ranging from Rs. 10 cr to Rs. 100 cr for credit approval.

PROFESSIONAL EXPERIENCE

Bajaj Housing Finance Ltd , Pune (Sep 17- Till Present Day)

National Sales Manager for Home Loan Digital & Alternate Channel Business

- Responsible for generating 35% of PAN INDIA HL business of BHFL from central sales call center with 150 agents.
- Handling Regional Call Centers to cater to regional language speaking customers in Surat, Hyderabad, Chennai & Kolkata.
- Handling Digital channels such as BFL Website, Experia portal, Cibil Watch, Google leads, Bot SMS leads which contribute 15% of Home Loan business.
- Managing E-Referral business from partners like Paisa Bazar, My Loan Care, Spoc Tree responsible for 5% of the HL business.
- Generating touch free PL business of 30 Cr per month from Call Centre.
- Managed Insurance Call Centre for BHFL generating 2 Cr of Health Insurance Premium every month.
- Drive cross sell products along with housing loans.
- Tracking Productivity and COA of different Sales channels
- To undertake projects and lead cross functional teams for IT related projects to provide solutions for various process improvements.
- To review income plans and identify additional sources of revenue and fee income to drive overall profitability of the business.
- To streamline processes in order to achieve seamless roll out of products and enhance customer responsiveness.
- To work closely with analytics team for identifying customers for growing relationships and improving customer stickiness.
- Cost optimization of Channels. Managing sourcing and fulfilment cost as per allocated budgets.
- Collaborate with marketing to develop various marketing schemes and marketing campaigns to enable growth of business.
- Track performance of Housing loan business through MIS's of various business parameters like disbursements, number of accounts, Fees, delinquencies, productivity, revenue etc
- Formulating Strategies and reaching out to the unexplored market segments for business expansion.
- To prepare and finalize yearly business plans in discussion with Business Head, Finance and Strategy teams.
- Undertaking periodic review of business P&L, identify areas of good performance and improvement, and propose corrective actions.

BAJAJ FINSERV, Pune (Sep 15- Sep 17)

As RSM LAP Business /Senior Manager – SME COE Pune

- Heading the D2C Lap team for rest of Maharashtra region. Scaled up business from 5 Cr to 40 Cr Per month.
- Formulating strategies for enhancing business from underperforming markets.
- Designed and successfully implemented the Auto -Top Up Program for existing Business loan customers.
- Developing technologically upgraded channels for reaching out to maximum customers with reduced turnaround time.
- Conceptualizing, implementing plans and policies for setting up the SME centralized call center.
- Creating and scaling up call center lead generation model in coordination with vendor (TCS) to acquire new customer for SME business having volume of 100 cr per month.
- Creating and setting up operations of the Revenue Call center for products such as switch fee, BL flexi conversion and LAP conversion and Insurance.
- Responsible for recruitment of agents with agreed profiles and within the stipulated time frame to achieve business targets.
- Handling day to day operations in the call center (Sales and Product Training, Quality monitoring, Data Management)
- Effectively Liaising with TCS, Insurance partners, business heads, Data analytics, Product and campaign teams to ensure targets are met.

HDFC BANK, Pune (Sep 12- Aug 15)

As Manager – HDFC BANK. Mortgages, Pune

- Heading the external sales channel (Direct Sales Associates Channel) for Pune location.
- Also heading other alternate channels such as Private Banking Group, Merchant Enterprise, Synergy cross sell and Cibil. Ensuring that Lap leads are converted from these alternate channels with the help of Direct Sales Team.
- Responsible for selling asset products like loan against rent receivables (LARR), loan to acquire commercial property, loans against property (LAP) and overdraft facility (DLOD).
- In FY 2013- 2014 was one of the top ranked RM for indirect channels in HDFC in the country.
- Developing the DSA business – adding new franchises and increasing distribution.
- Enhancing the sales network and responsible for recruitment of consultants to agreed profiles and within the stipulated time frame to achieve business targets for the bank.
- Handling day to day business activity in the DSA shop (Training sales executives & telemarketing team enabling them to source business)
- Enhancing cross sell of the bank's products including loans, trade finance, credit cards and investment products.
- Skilled in end-to-end management of high net worth clients and large ticket transactions from origination till delivery of mortgage solutions.

CITIBANK N.A, Pune (Oct 10- Nov 11)

As Manager – Citibank N.A. Mortgages, Pune

- Leading a team of 2 bank officers from the sales and distribution bank channel and 15 non- employees (DSA) for acquisition of high quality new to bank (NTB) customers wherein the target market is SME/Self employed nonprofessional (SENP) and Retail segment.
- My channels were responsible for 70% Of Pune Mortgage business of Citibank.
- Handling the entire scope of sales, sourcing and conversion process of mortgage products (Overdraft, LAP loans)
- Financial analysis of Balance Sheet, Income Statement, Cashflow Statement, competitor analysis and drafting suitable credit approval for lending proposal.
- Spearheading responsibility for managing collaboration with Real Estate Developers, Direct Sales Agencies and alternate channels for business development and marketing tie-up. Maintaining excellent relationship with the critical developers of Pune. I have been responsible in empanelling one of the largest developers of Pune and ensuring constant lead generation from them.
- Responsible for Mortgage business from Citibank Pune branch - catering to the affluent Citigold and Citigold Select customers. Also driving the origination of customers through cross selling to existing branch banking customers and salary account holders.
- Cross selling products such as current accounts, Insurance, Credit cards to HNI and affluent mortgage customer.

CITIFINANCIAL, PUNE (Oct 05 –Oct 10)

As Assistant Manager – Citifinancial. Mortgages Pune

- Creating and scaling up the sales distribution model in coordination with channel partners to acquire new customers for home loans.
- Developing a dedicated team within the channel partners to manage various key sourcing partners i.e. developers, brokers, real estate agents and connectors.
- Instrumental in setting up the Pune Power Partner channel for CitiFinancial wherein direct tie ups were done with C.A firms and Tax Consultants to generate leads.
- Regularly training the sales team to make sure that they are updated with the policy changes, and also the portfolio performance to keep the delinquency in check.
- Taking initiatives to improve the quality of sourcing and files, this helped in reducing the rejection ratio.
- Cross selling insurance and other Citi products to at least 70% of Mortgage customers.
- Conducting Sales promotional activities as a part of brand building and market development effort.
- Conducting detailed market study to analyze the latest market trends and tracking competitor activities and providing valuable inputs for fine tuning the selling and the marketing strategies.