

Ekknath Shetty

B-10/704, Brahma Avenue, Near Jyoti Restaurant, NIBM, Kondhwa, Pune-411 048.

Mobile No: 9923110442 : Email: shettyeknath@gmail.com

Professional Synopsis

- Competent professional with 27 years of experience across functions
 - **Retail Lending in NBFC –**
 - Customer Delight: Understanding customer requirement through data analysis, by enriching variables from different platforms and database. Creating Customized service, product and offers.
 - Deep understanding of End to End Customer journey and mapping requirement with the help of Six Sigma approach.
 - Lead generations through Centralized and Decentralized call Centre – Unsecured loans
 - Sourcing for Unsecured loans – Call Centre Assist model
 - Business Transformation projects in BFSI
 - Product Head – Unsecured product (Consumer Loans, Personal Loans)
 - Centralized Operations – Managing end to end to disbursement process
 - Retail collections
 - **Order – Bill – Collect (Business Process Management) –** Domain expertise in B2B segment of , Billing, Order and collections process for North Americas and UK - Driving operations & Operational excellence in Industrial and Motor Insurance collection and dispute resolution.
-

Career Synopsis

Bajaj Finserv – Pune – July 2010 till date

- National Head – Call Centre (Rural Lending)
 - Built Centralized Call center channel for Rural Lending to deliver 70% of business volume through CC channel – Current sourcing of ~ 4000 Cr p.a.
 - Delivered various projects, which improved Call Center efficiency to deliver additional business at lower CoA with great customer experience.
 - Straight Through process – Disbursement for specific segment of customer through Call Center without field intervention – 15% volume
 - Digital Lending - Call Center Assist model 2% volume
 - Analytical tool to improve campaign efficiency - Productivity Improved by 15%
 - Developed and implemented capability to improve “Customer response to call time – 5 minutes, which increased customer connect time and call center efficiency
 - Implemented Lead generation capacity model at location level to mirror field capacity - 1800 Location, which helped to improve overall Lead to disbursement – ~ 16%
 - Quality Monitoring : Data based lead quality monitoring approach

- Right pricing to right customer : Pricing based on customer demographic, by creating various clusters by leveraging different variable
 - Delivered sustainable cost efficiency model for call center with automation and partnering with right partner
- National Manager – Product Head (Rural Lending)
 - Developed and implemented model for new geography identification for B2B and B2C business with cost efficient model.
 - Established and built strategic capabilities in Retail lending (B2B and B2C) for long term and short term goals
 - Engaged with Risk function to design pre-approved pool for B2C business
 - Involved with horizontal function (Credit , Operations, Admin) to deliver efficient process, governance with lower cost
 - Ensured communication management for all Sales related process, policies to field
 - Engaged with training function to deliver and get the field team up on the learning curve to deliver desired productivity
 - Consistently stayed ahead in the market with a culture of execution excellence
 - Engaged with partners and sales team to develop new products and proposition to increase market share
 - Develop technical expertise in the team to drive efficiency and change management
- National Manager – Centralized Operations (July 2010 – July 2015)
 - Managed 5 mm disbursement transactions per annum (Consumer Durable, Mortgages and SME business)
 - Delivered 20% cost saving Y-o-Y basis by improving process, productivity by eliminating Non-value added activity
 - Created technical domain expertise with in team to provide sound solutions in operations
 - Closely working with IT to develop and optimize Operating system to improve efficiency
 - Create insightful understanding of internal and external customer requirement to measure efficiency by designing right KPI.
 - Managed partner relationship to delivered service with lower cost to business vertical
 - Managed Centralized Operations & Customer Service for Secured and Unsecured Lending
 - Ensured governance in transparency across all business verticals by enabling system generated reports
 - Ensured basic process hygiene with continuous approach of raising quality standard and maintaining “knowledge repository”

WNS – AVIVA (NTrance – Sept’06 – Mar’10)

- **Asst. Vice President – Motor Insurance Recoveries**
 - Leading 330+ members team for AVIVA, UK – B2B collection and recovery process
 - Creating capacity model to ensure right capacity to deliver target
 - Delivered performance based revenue billing at 110%

- Delivered \$ 2mm saving by improving productivity
- Identified revenue leakage project and customer frauds to reduce loss
- Ensured adherence to statutory transaction quality requirement by periodic review
- Managed Legal partner performance to improve cash flow for the business

GENPACT (GECIS) / GE Money (Feb'00 – Sept'06)

- **Asst. Vice President, GENPACT – Operations (Order – Bill – Cash) – Jan'03 – Sept'06**

- Leading 150+ member team for 4 different industrial business, critical processes like industrial collections, Field support services, contract billing and inventory reporting and management
- Recommend and implement process improvements and work towards long term process entitlement
- Delivered 40% revenue growth and EBIT Y-o-Y
- Delivered improved cash flow for Industrial business by reducing past due from 48% to 6.5%
- Improved DSO from 157 days to 60 days
- Championed billing quality project (Black Belt) to improve upstream process for GE Water Technologies, resulted past due reduction and additional business to 130 headcount
- Leading “Cash Application” project (MBB Project) to reduce “Cash on account” to ensure control on the future transaction
- Exceeded expectation on Internal & External customer SLA y-o-y

- **GE Money – Regional Collection Manager - Feb'00 – Dec'02**

- Managing retail secured and unsecured portfolio while working closely with Risk team on credit policies for retail business to control delinquent accounts
 - Able to improve agency performance month on month and retaining best agencies in the market.
 - Improved Gross and Net flow rate with early stage collection strategies
 - Reduced delinquency by 10 mm in auto loan and maintained zero past due in 120+ bucket
 - Write-back in auto loan portfolio to the extent of 3.3 mm in a month.
 - Agency consolidation project in soft bucket collection resulted saving of 3.6 mm in 2001-02.
 - Soft bucket collection efficiency project resulted 1.3 mm saving and improved collect efficiency by 15% in a year.

- **Transamerica Apple Financial Services Ltd.- July'99 to Jan'00**

- Branch Manager – Delhi & UP: Responsible for Branch P&L and Operations for consumer Durable business, managed to move Sales from 10 Lac per month to 100 L per month in 2 month time period. Also responsible for setting up dealer network and channels to source business.

- **GE Countrywide – July'95 to Jun'99**
 - **Location controller – Sept'97 to Jun'99**
 - Responsible for setting up new locations –Retail lending
 - Build Branch infrastructure and develop dealer and collection network
 - Drive and manage business volume, credit and collections
 - Won GE Summit award for FY 1998-99
 - **Branch Accountant – July'95 to Aug'97**

Education Qualification:

B Com – April 1991

CA Inter – Nov 1996

Certified Green Belt from GE Capital, Black Belt Exam from GE Capital

Date of Birth – 27th April 1971