

:: Resume::

Uday Patil

Profession Summary:

With over twenty-six years of experience in retail assets, I have successfully handled all activities from sourcing applications to recovering the last outstanding EMI, managing a team of over 200 to around 3500 employees across various departments such as Loan, Marketing, Credit, Operations, and Recovery. I have driven significant business growth, increasing business volume from 1700 cr to 2700 cr, and implemented advanced technologies like generative AI-based call centers. My expertise includes optimizing sales processes, managing risk measures, and expanding rural business operations from 28 to over 2000 locations, generating a profit of 3000 Cr. My focus areas include collections, credit evaluation, fraud detection and prevention, and strategic planning to minimize NPAs. Additionally, I excel in people management, performance optimization, and stakeholder coordination, ensuring smooth operational execution and high-quality output.

Professional Experience:

Executive Vice President - Urban B2C
Bajaj Finserv Limited

Jan 2023 – Present

- Drove business growth from ₹1,700 crore to ₹2,700 crore, achieving exceptional market expansion.
- Managed the development and implementation of a generative AI-based call center, ensuring a smooth launch and ongoing performance monitoring.
- Closely tracked the progress of the most efficient sales engine project, identifying potential roadblocks and facilitating timely resolutions for optimal sales performance.
- Supervised the Anywhere PL project, optimizing customer data for location-based on their sourcing branch and their location and ensuring the right loan was provided to the right customer.
- Implemented various capabilities like E-agreement through the Bajaj App, STP process, Upstreaming, and Dual Mandate to optimize the sales process.
- Strengthened business by implementing risk measures such as V-KYC process, face authentication, and liveness checks.
- Spearheaded customer retention initiatives, resulting in a 70% increase in repeat customers.

Chief Business Office - Rural B2C
Business Head - Rural B2C
National Sales Manager - Rural B2C
Bajaj Finserv Limited

June 2021 – Dec 2022
Sep 2015 – June 2021
July 2012 – August 2015

- Played a key role in establishing rural business models, including product identification and distribution strategies.
- Launched businesses in consumer durables, gold loans, vehicle refinancing, rural secured loans, cross-selling EMI cards.
- Expanded the rural business from 28 locations to over 2,000+ locations, creating a profit pool of ₹3,000+ crore.

- Delivered the rural B2C disbursement from ₹50 crore to ₹850 crore.
- Excelled in managing rural business operations and strategic planning.
- Enhanced rural customer engagement through localized marketing campaigns and community outreach programs.
- Developed and implemented risk management frameworks tailored to the rural market, significantly reducing default rates.
- Created a new variable base business model – ASSC, which contributes to 50% of rural business.

Head - NPL collections

July 2010 – June 2012

National Sales Manager – Collection Zero Bucket

May 2008 – June 2010

Regional Manager – Credit & Collection

Sep 2006 - April 2008

- Achieved a 99%+ collection efficiency for zero-bucket cases every month.
- Established the NPL unit from scratch for write-off collections.
- Managed collection and recovery of arrears at the regional level, currently handling Maharashtra and Goa.
- Analyzed portfolio and developed strategies for collections, maintaining NPA within stipulated limits and overseeing legal matters.
- Conducted monthly and weekly collection reviews with all branches across locations.
- Coordinated with internal and external stakeholders, including vendors, fraud units, risk management, new accounts, verification, and legal teams.
- Managed and developed personnel, including hiring, performance management, attrition control, retention, and manpower planning.
- Performed regular due diligence on accounts for settlements, improving the portfolio with additional checks and filtration in sourcing.
- Built and maintained internal and external networks for smooth functioning.
- Planned and executed new ideas to meet collection, seizing, and sales targets for seized products.
- Ensured audit and policy compliance of the branches, handling escalations, vendor management, and organizing teams and workflow.
- Traveled to branches to ensure smooth functioning and coordinated with underwriters, IT, and central operations.
- Prepared various MIS reports, ensuring quality output and delivery within TAT.

Senior Branch Manager - Nasik Branch

Dec 1997 – August 2006

- Led branch operations, overseeing daily activities and ensuring achievement of performance targets.
- Managed the branch as a profit center, directly accountable for revenue generation, client acquisition, research dissemination, risk management, and acquiring new business partners in nearby locations.
- Oversaw all aspects of branch operations, including administration, marketing, business development, credit, and collections.
- Implemented strategies for meeting targets, brand positioning, and business development to increase business volumes.
- Motivated, trained, and monitored the performance of a team of over 200 employees.

- Provided excellent services and built strong relationships with customers, dealers, and service providers.

Awards & Achievements:

- Excelsior Award: For exceptional performance in Rural B2C business.
- Blue Circle Group Company Award: For driving business growth as CBO.
- Chairman Club Group Company Award: For significant contributions to B2C urban business growth.
- Lakshya Award winner for more than 10 times for outstanding cross-sell performance, as recognition for exceptional achievements.

Educational Qualification:

Bachelor of Science North Maharashtra University	1992 -1995
Master's in business administration (MBA) Marketing Amravati University	1995 -1997
Doctor of Philosophy (Pursuing) Savitribai Phule Pune University	2023 - Present

Personal Details:

Date Of Birth : 29 Nov 1974
 Marital Status : Married
 Language Known : English, Hindi, Marathi