

Govardhan Mohan Shinde

Senior Manager



11 Years 0 Month



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Profile Summary

With extensive expertise in mortgage banking and lending, I possess in-depth knowledge of residential and commercial mortgage lending, specializing in interest-only SME, SECURE, and Veterans Administration mortgages. Known for exceptional report writing skills, I also excel in oral and written communication, multitasking, and organization. My adept negotiation and presentation abilities are complemented by a strong command of relevant software applications. I am skilled at building and maintaining customer trust and bring comprehensive understanding of pricing and underwriting procedures in the mortgage industry.



Key skills

- Solid experience in the mortgage banking and the lending scenario with a considerable knowledge of residential and commercial mortgage lending. Specialization in interest-only SME (UNSECURE)
- MORTGAGE lending and the Veterans Administration.



Personal Information

City **Pune**

Country **INDIA**



Languages

- English
- hindi
- marathi



Social links

www.linkedin.com/in/govardhan-shinde-5041a826



Education

PG Diploma, 2013

Manipal University off Campus,
Bangalore

B.Com, 2010

Pune University

12th, 2007

Maharashtra,
English

10th, 2005

Maharashtra, Marathi



Work Experience

Sep 2023 - Present

Senior Manager

HDFC Bank

- Managed and oversaw operations across 8 branches, ensuring optimal performance and adherence to company policies.

- Mentored and led a team of 12 members, fostering a collaborative and productive work environment.
- Developed and implemented strategic plans using CRM and VYMO technologies to source and secure new business opportunities from branches.
- Conducted regular training sessions to enhance team skills and knowledge in loan processing and customer service.
- Monitored and analyzed market trends to identify and capitalize on business growth opportunities.
- Ensured compliance with regulatory requirements and maintained high standards of customer satisfaction.
- Collaborated with cross-functional teams to streamline processes and improve operational efficiency.
- Contributed to achieving a significant growth in loan disbursements, surpassing overall company revenue targets by 20%.

Oct 2019 - Sep 2023

Territory Sales Manager

IDFC FIRST Bank

- Managing and supporting the effective deployment of team of sales professionals with respect to geographical area,
- Identifying the need of sales training, analyzing changing market trends, channel deployment etc also giving suggestions to RSM.
- Recruiting and retaining high performers. ensuring highest levels of employee relationship, motivation & engagement to drive result & high levels of employee satisfaction.
- Effectively engaged operations & risk teams to understand and contribute to overall processes& profitability across location.
- Sales & collect model- managing collections of the acquired portfolio.

Jan 2018 - Sep 2018

Business Manager

L&T Finance Holdings (LTFH)

- Spearheaded sales and marketing initiatives for home loan products, driving the sourcing of builder project files and ensuring their approval by the organization.
- Oversaw compliance with Corporate Office and NHB regulations at the branch level, ensuring adherence to all standard protocols and guidelines.
- Successfully recruited and managed a high-performing Direct Sales Team, providing mentorship and guidance to drive target achievement and motivation.
- Cultivated and maintained strong relationships with builders, facilitating APF & Bulk Sales, and provided regular updates on new products and market trends to drive business growth.
- Ensured strict adherence to all company processes and guidelines, maintaining a high level of operational excellence and quality control.
- Coordinated with the team to drive and achieve targets, facilitating seamless goal achievement through effective teamwork and collaboration.

Sep 2014 - Jan 2018

Relationship Manager

Religare Finvest

Lending secure loans to small medium enterprises.

- Worked hard to augment my customer base through my own contacts or through the affiliate agencies of my company.
- Promoted our subsidiary products that we had to offer.
- Held an integral role in the designing and development of the promotional strategies of the existing loan products that we had authorization to offer.
- Interviewed the pre-qualified and prospective clients and pacified their doubts regarding the mortgage loans and repayment schedule.
- Analyzed the financial and economic scenarios and advised the borrowers or related parties. A head of time on what their loan means to them.
- Delegated, guided and assisted the loan processing to loan processors after I learned what the system entailed.
- Awarded the employee of the month for two consecutive months by the zonal head

Oct 2013 - Sep 2014

Relationship Manager

Kotak Mahindra Bank

- Managed Mortgage loan and SME unsecured accounts for the entire pune region, overseeing 10 branches and a total portfolio value of 50 Cr.
- Coordinated with Operations & revenue team to ensure regular repayment tracking of loan accounts, leading to a 10% reduction in delinquent accounts.
- Conducted cross-selling of family accounts, Insurance, E-Broking Mutual Funds, Investment Services accounts, and Home Loans, resulting in a 25% increase in overall cross-selling revenue.



Projects

89 Days

Summer Internship project done in KOTAK MAHINDRA BANK Ltd.

- Found a new customer and make them as a positive customer to purchase the SME Business loan.
- Survey existing customer to know their satisfaction level n make a new strategy for them to make maximum utilization of an account.
- All documentation and formalities required for new account opening were handled.
- Acquiring new corporate tie-up as well as retail clients through meetings, emails and generating leads for SME LEADING BUSINESS.