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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	
Country	

INDIA

Pune



Languages

- English
- hindi
- marathi



Social links

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

Govardhan Mohan Shinde

Senior Manager

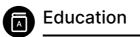






Profile Summary

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.



PG Diploma, 2013

Manipal University off Campus, Bangalore

B.Com, 2010

Pune University

12th, 2007

Maharashtra, English

10th, 2005

Maharashtra, Marathi



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 crossselling revenue.



89 Days

Summer Internship project done in KOTAK MAHINDRA BANK Itd.

-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 LEANDING BUSINESS.