



CHETAN KAPRE

Cluster Manager



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12+ Years

CLUSTER MANAGER , AFFORDABLE HOME LOANS , MORTGAGE LOANS , LOAN AGAINST SECURITIES

Profile Summary

A High energy results-orientated Cluster Manager with over 12 years progressive experience across Asset products within Maharashtra and Goa. Possessing a passion for delivering top class client focused service only surpassed by the mindset for exceeding targets. Seeks a varied role that will allow me to consolidate my education and professional background, expand my knowledge and provide opportunities for personal and professional growth.

Education

2015, Full Time

MBA/PGDM, Manipal University, 7/10

2011, Full Time

B.Tech/B.E., Rajiv Gandhi Proudhyogiki Vishwavidyalaya (RGPV), Bhopal, 64%

2006 , 12th, Madhya Pradesh, Hindi, 70-74.9%

2004 , 10th, Madhya Pradesh, Hindi, 65-69.9%

Work Experience

Sept2024 - Present

Cluster Manager IDFC FIRST BANK LTD. (Cluster Manager - AFFORDABLE HOME LOANS)

Managed Team Across Maharashtra and drive Housing Loan sales .
Driving Sales team of 2 ASM and 6 BSMs to achieve Month on Month targets.
Acquiring Knowledge and train the Team for the New Product and policy .
Reviewing the Operations and sales related KRA with the team on regular basis.
Regularly visiting the branches spread across Maharashtra.

2021 - Sept 2024

Senior Sales Manager YES BANK LTD (Senior sales manager - AFFORDABLE HOME LOANS)

Handling Prime and Affordable Home loans sales through DSA and open market.
Conducting Sales related activities to generate new Home loan leads.
Responsible for weekly and monthly sales targets.
SSM - Loan against securities Goa & South Maharashtra.

Led business generation through Branches DST and DSA channel.

2020 – 2021

Sales Manager HDFC Bank Limited (SM-Loan against Securities)

Regularly visiting and being in touch with channels like Branches.

Providing regular update about business to the channels.

Addressing and processing Customer queries and requests.

Explain and train the channels for Digital product offerings, Digital LAS and Digital LAMF.

Driving Digital disbursements through channels like branches.

2019 - 2020

(Manager) YES Bank imited

Regularly visiting and being in touch with channels like Branches and DSA.

Conducting training in the branches, conferences and cluster Meetings to improve the awareness and understanding of the product.

Meeting new IFA and getting them empaneled with bank for sourcing assets.

Cross sell of product like Life insurance, General insurance, FD and CASA , Credit card.

2013 - 2019

ICICI BANK LTD. RELATIONSHIP MANAGER (Loan against securities)

Identifying new opportunities for business growth and areas of improvement to ensure sustained growth.

Regularly visiting and being in touch with channels like Branches and DSA.

Conferences and cluster Meetings to improve the awareness and understanding of the product

Handling a customer base of 800 overdraft Accounts, Handling customer complaints and escalation leading to best services to customer.

Achieving overall profitability target by generating business and cross sell.

Supervising day to day Activity of the sales team.

Ensuring smooth flow of functioning abided by banking guidelines.

Skills

Team Handling **Key Account Management**

Product Promotion

Revenue Generation

Sales Strategy

Client Servicing

Home Loans

Mortgage Loans

Housing Finance

Language

ENGLISH

HINDI

MARATHI

Personal

Date of Birth

21st November 1988

Gender

Male

Marital Status

Married

Address

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