

# RAHUL SHARMA

Andheri West, Mumbai, Maharashtra, 400053 | +91 98765 43210 |  
rahul.sharma.sales@email.com [linkedin.com/in/rahul-sharma-mortgage](https://linkedin.com/in/rahul-sharma-mortgage)

## PROFESSIONAL SUMMARY

Results-oriented **Home Loan Sales Executive** with 5 years of experience in the Indian banking sector. Proven track record of exceeding disbursement targets, currently managing a portfolio of ₹30 Crores annually. Expert in managing Direct Selling Agents (DSA) and sourcing high-value mortgage clients in the Mumbai region. Strong proficiency in credit policy analysis, property legal verification, and end-to-end loan lifecycle management from login to disbursement.

## CORE COMPETENCIES

- **Sales & Business Development:** Lead Generation, Cold Calling, Cross-Selling (Life/General Insurance), Target Achievement.
- **Technical Knowledge:** Home Loans, Loan Against Property (LAP), Balance Transfers (BT), CIBIL Analysis.
- **Documentation:** KYC Verification, ITR Analysis (Salaried & Self-Employed), Property Legal Scrutiny.
- **Channel Management:** DSA Networking, Real Estate Developer Tie-ups, Connector Management.
- **Languages:** English, Hindi, Marathi.

---

## PROFESSIONAL EXPERIENCE

**HDFC Bank Ltd.** | Mumbai, Maharashtra **Senior Sales Executive - Home Loans** | April 2022 – Present

- Consistently achieving a monthly disbursement target of **₹2.5 Crores**, maintaining a conversion rate of **35%**.
- Sourcing business 60% through a network of 12 active DSAs and 40% through open market channels and builder tie-ups in the Andheri-Goregaon belt.
- Handling the end-to-end loan process: initial customer counseling, file login in the LOS system, coordinating with the Credit team for CAM preparation, and ensuring timely disbursement.
- Successfully executed a **Balance Transfer (BT)** campaign, moving 15 high-value accounts from competitors by offering reduced ROI structures, generating ₹8 Crores in book value.
- Reduced turnaround time (TAT) for sanctions from 7 days to 4 days by implementing a strict "First Time Right" (FTR) documentation check.

**Bajaj Housing Finance Ltd.** | Pune, Maharashtra **Sales Officer - Mortgages** | June 2020 – March 2022

- Generated leads through cold calling, corporate visits to IT parks, and participating in local property expos.
  - Specialized in "Affordable Housing" loans, assisting first-time homebuyers with PMAY subsidy documentation.
  - Maintained a **Zero-Fraud** record by strictly adhering to KYC norms and conducting thorough residence and office verification (FI).
  - Cross-sold Credit Life Insurance to 85% of sanctioned loan customers, contributing an additional ₹2 Lakhs in fee income per quarter.
- 

## EDUCATION

- **Master of Business Administration (MBA) – Marketing** Pune University, Pune | 2020
  - **Bachelor of Commerce (B.Com)** Mumbai University, Mumbai | 2018
- 

## KEY PROJECTS & ACHIEVEMENTS

- "**Star Performer of the Quarter**" (Q3 2023) for achieving the highest disbursement numbers in the Mumbai Zone.
  - Successfully managed a bulk project funding deal for **Lodha Group**, resulting in 20+ individual home loan logins in a single month.
  - Maintained a customer satisfaction score (CSAT) of 4.9/5 by providing doorstep banking services for documentation.
- 

## TECHNICAL SKILLS

- **CRM Tools:** Salesforce, FinnOne (LOS).
- **Microsoft Office:** Excel (Advanced EMI calculation, Pivot Tables), Word.