

RESUME

Mahesh Shete

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JOB OBJECTIVE

Finance professional aiming for Assignments in **Home Loans/Lap/NRP** with a growing organization.

PROFILE SUMMARY

Finance sales professional with 7 years+ of experience, who is able to execute tasks with and through the team, having excellent communication and negotiation skills. Can manage different types of people, and various business challenges, demonstrate the ability to influence without authority. Result-oriented, self-starter with a good sense of urgency to set up complex strategies and ensure execution. Has a good business understanding and genuine interest in customers.

Grade Wise Promotion Every Financial Year.

CORE COMPETENCIES

- Efficiently able to manage the sourcing of retail asset products including Home loans (Self-construction, Resale, BT-Topup), Loan Against Property, Home Renovation, NRP Loan, etc. with the assurance that the entire process complies with all applicable laws.
- Capacity planning including recruitment, training, developing the team, and driving them to attain organizational goals.
- Liaise with the internal and external business environment to maintain strong relationship building as a need for a smooth business flow.
- Gazetted Company authority at SMHFC for signing HLAs, Source empanelment agreements, Mortgage Registration
- Excellent presentation and negotiation skill

ORGANISATIONAL EXPOSURE

Muthoot Housing Finance Company Ltd. (10th June 2024 - Present)

Area Sales Manager - Pune Grade - Manager - M3

- Presently working on Secured Loans (Home Loan, LAP, Plot + Construction) with and through business
- Developing and executing sales strategies to expand customer base and increase revenue growth.
- Business expansion by adding three more branches and team in Pune area.
- Leading 4 Branches including 4 Branch Sales Manager and 24 Relationship Managers.
- Providing regular sales reports, analysis and insights to senior management.
- Allocation of targets, MIS management, guidance and monitor the other daily activities of the team for smooth flow of the business process.
- Empaneling builders (through project APF) & DSAs and connectors.
- Coordination with various verticals including operations, credit, and collections.

Svatantra Micro Housing Finance Corporation Ltd. (April 2021 – June 2024)

Hub Manager – Pune & Solapur Grade - Deputy Manager - II

- Presently working on Secured Loans (Home Loan, LAP, NRP, Plot Purchase, Plot + Construction) with and through business channels and direct team from Pune and Solapur Market.
- Managing a book size of Rs.98 Crore plus of affordable secured mortgage loan.
- Maximize business and revenue opportunities through upselling and incorporation of digital products, platforms, and services.
- Drive digital offerings across local, multimarket, team, and sales channels in the highly competitive market of Pune and Solapur.
- Managing collections of 0-30 and 90 plus Bucket Portfolio with the help of a direct team of Sales Officers and Sales Managers including collection MIS management.
- Managing recruitment, training.
- Managed a portfolio of over 1500 cases (INR-98-Crores) with and through a team of sales professionals including 3 Sales Managers.
- Allocation of targets, MIS management, guidance and monitor the other daily activities of the team for smooth flow of the business process.
- Working with various verticals including credit, operations, and collections for better resource management.
- Empaneling the DSAs and connectors.
- Working on Government housing projects aligned with various Government Institutions like PMC, PCMC, PMRDA, and MHADA.
- Inspiring Hub staff through one-on-one coaching, morning huddle, end of day meeting, and driving them to participate in national sales contests.

Senior Sales Executive (April 2019 - March 2021)

- Sourced Home loans through business channels from Pune and PCMC region.
- Empanelment of builder and connectors.
- Highest performance in the Pan Maharashtra Region.
- 100% + Target achievement for both financial years
- Home loan business developed in various area like Aurangabad & Jalna, Amaravati, Baramati, Daund.
- Physical verification of customer's residence and workplace address.
- Audio presentation of PD.
- Documentation Verification.

**Micro Housing Finance Corporation Ltd.
Sales Executive (June 2017 - March 2019)**

- Sourced Home loans through business channels from Pune and PCMC region.
- Empanelment of builder and connectors.
- Highest performance in the Pan Maharashtra Region.
- 100% + Target achievement for both financial years.
- Home loan business developed in various areas Baramati, Daund.
- Physical verification of customer's residence and workplace address.
- Audio presentation of PD.
- Documentation Verification

EDUCATION

- Senior Secondary Examination from Aurangabad Board of Secondary Education Board in 2010.
- Higher Secondary Examination from Aurangabad Board, in 2012.
- Graduation (B.A) from Jivandeep Arts Science and Commerce College, Pimpalner, Beed in 2015.
- M A - Development from Azim Premji University, Bengaluru in 2017.

PERSONAL DETAILS

Date of Birth: 16th September 1994

Address: Flat No - 407, Chandrangan Square, Shiv Sai Colony, Mhasoba Chowk, Raje Chowk Road, Dhankawadi, Pune, Maharashtra - 411046.

Languages Known: English, Hindi, Marathi

Engagement in Extra activity

- Study of income and expenditure of Gond Tribe - 2017
- Changing Patterns of tribal livelihood - 2016