

## CURRICULUM VITAE

### **Atul Purushottam Wagh**

**(MBA – Finance from Pune University)**

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**Career objective:** To build successful career in Banking & Finance, especially in the Retail Mortgage Finance. With my good leaning curve, analytical & reasoning ability, competitive nature make a meaningful contribution in progress of the team & Organization where I work. **Summary of Qualification:**

- **MBA in Finance** from Pune University. **Pursuing LLB** (Online for Working Professionals). Completed 2<sup>nd</sup> Year with 60%
- 6+ years of experience in Retail Lending
- Exposure to Retail Lending – Mortgage Loans, Home loan, Personal Loan, Chit Funds. Channel / DSA / Agency Development & Management
- Worked with reputed Organizations like **Shriram Housing Finance Ltd**, **Indusind marketing and financial services Pvt.Ltd**, **Shriram Chit Funds**, **Indiabulls** and **Capri Global** (SME / Mortgage Loans) for summer internship program during MBA
- Ability to Work hard, Flexible and Persistent, Ability to manage a team & be part of a team.

### **Work Experience:**

#### **PIRAMAL CAPITAL & HOUSING FINANCE LIMITED (19 June 23 To 30 Dec 23 )**

Designation : Branch Sales Manager

Location : Pune , Maharashtra **Job**

### **Profile :**

- Prepared loan complete loan file for submission to online
- Input proper loan information into the system for processing.
- Responsible for ensuring that all loan documentation is complete accurate verified and complies with company policy.
- Verified loan documents including income credit appraisal and title insurance ultimately preparing an application for submittal to underwriting.
- Reviewed file documentation and make sure all items needed are requested.
- Responsible for collecting , analyzing and preparing all pertinent credit , income , asset and collateral documentation in a time -sensitive environment
- Completed loan documents for all closings on loans approved

**SHRIRAM HOUSING FINANCE LTD (15 SEP 22 To 15 June 23Date )**

Designation : Branch Sales Manager(Assistant Manager)

Location : Pune ,

**Maharashtra Job Profile:**

- Prepared loan complete loan file for submission to underwriting
- Contacted client to collect required income and asset documentation
- Contacted each borrower in a timely manner to introduce the process and items needed to take each file pre- approval to closing.
- Input proper loan information into the system for processing.
- Responsible for ensuring that all loan documentation is complete accurate verified and complies with company policy.
- Verified loan documents including income credit appraisal and title insurance ultimately preparing an application for submittal to underwriting.
- Reviewed file documentation and make sure all items needed are requested.
- Responsible for collecting , analyzing and preparing all pertinent credit , income , asset and collateral documentation in a time -sensitive environment
- Completed loan documents for all closings on loans approved

## **INDUSIND MARKETING AND FINANCIAL SERVICES PVT .LTD (26 APRIL 22 To 14 SEPTEMBER 22)**

Designation: Marketing Officer

Location : Pune , Maharashtra

### **Job Profile:**

- Managing end-to-end sales lifecycle – tapping prospects , analyzing their requirements ,rendering advice, negotiating commercially and ensuring timely disbursement of loan documents to the customer
- Sourcing business for loans Against property
- Secured LAP product an implementing starategies to enhance market penetration and business volumes through bank branches and for document Property mortgage valued 75% of the future liability.Residential / Commercial Property
- Recruiting Branches visited, assisting them in achieving their targets and driving them towards bank branches goals
- Cross-sell Lap to existing customer relationship to ensure customer satisfaction

## **SHRIRAM CHITS INDIA PVT LTD (8<sup>th</sup> December-20 to 23April 22)**

Designation: Agency Development Manager

Location: Yavatmal, Maharashtra

### **Job Profile:**

- Responsible for developing &managing the agency channels.(Shriram chits fund has document of Rs 25 lakh and RS 50 lakh
- Secured LAP for document (BC) more than Rs 25 Lacs. Property mortgage valued 150% of the future liability.Residential / Open Plot / Commercial Property • Managing & training agents and achieving sales targets.
- Responsible for achieving & growth of sales targets for chits, FD, Insurance
- Conducting filed training and joint filed work with agency team
- Review vendor invoices, resolving disputes and reporting chits, FD ,Insurance on fees cost
- Locate and assess talented candidates with the skill, ability, and desire to own an Chits, insurance, FD agency Develop a robust recruiting strategy.
- Direct marketing to products by visiting new agent appointment and cold calling
- Train new agents on Chits , FD , Insurance. Mentor and develop sale team, create sales and marketing presentation. Develop and Maintain relationships with new agencies

## **INDIABULLS DISTRIBUTION SERVICES (27Oct-18 to 30Jan-20)**

Designation: Sales Executive, Personal Loan

Location: Pune

### **Job Profile:**

- Sourcing business for personal loans.
- Managing customer records, selling personal loan & other loan products to customers
- Maintain updated knowledge of company loan products and processes to offer high quality sales experience
- Establish a good relationship and provide good customer service to the customers

## Educational Credentials:

| Examination         | Institute                                            | University                                            | Year                                                          | Percentage |
|---------------------|------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------|------------|
| LLB 2 <sup>nd</sup> | Amolakchand vidhi Mahavidalaya Yavatmal              | Amravati university                                   | 2022-2023<br><br>(Pursuing- Online for working professionals) | 60%        |
| M.B.A (Finance)     | Zeal collage of engineering research, Narhe, Pune    | Savitribai Phule Pune university                      | June2018                                                      | 62.10%     |
| B.COM               | Amolakchand Collage Yavatmal                         | Yashwantrao Chavan Maharashtra open university Nashik | July2015                                                      | 52.92%     |
| H.S.C               | Govt Primary & Secondary High School, Dist -Yavatmal | Amravati Board                                        | May2010                                                       | 68.00%     |
| S.S.C               | Shivshakti Vidalay & Jr collage, Dist-Yavatmal       | Amravati Board                                        | JUNE2007                                                      | 68.46%     |

## Capri Global Capital Limited, Pune (Summer Training During MBA)

**Project:** “To study The Credit Appraisal Process in SME / Mortgage sector”

- Exposure to the Corporate World and experience of working in a Banking & Finance sector.
- Understanding Policy and preparing CAM (Credit Appraisal Memo) for SME LAP
- Checking & verification of borrower documents for loan /advance, checking CIBIL Report.
- Working on project and careful observation helped to understand & learn the functioning of a branch & various situations of the employees.
- Understand functioning of a NBFC. Was part of the everyday activities of the organization’s financial appraisal. Learnt loan appraisal process - Ratio Analysis and property assessment.

## Training & Certification

- Tata strive BFSI-BDE
- Financial Literacy certificate awarded by Tata Capital ● Digital literacy Certificate by Microsoft.
- Tally & GST Advance Excel

## Tata Strive Training :-

- Course for Business Development Executive Tata Strive a training center for skill development and youth training.
- Exposure to understanding CIBIL report, types of Banks and Banking Operations, process of verifying customer data.
- How to sell banking products, approaching customers, presenting products, handling objections, sales closure ongoing & post sales services.

## Project Report/Survey:

- **Field visit for Customer satisfaction survey of State Bank of India vs ICICI Bank.**Conducted online survey of different banks and compared their satisfaction level.

- **Field visit to wheels EMI.** Visited wheels EMI & understood their way to approaching customer and loan processing.
- **Mutual Fund awareness survey.** Conducted online survey of shopkeeper at Timber market area and understood mutual fund awareness among them.

#### **Curriculum Activity:**

- MIDC Certificate Training Maharashtra Centre For Entrepreneurship Development. 19-Jan-2016 To 02-Feb-2016
- Krishi vigyan kendra KVK, Durgapur, Bandera, Amravati From Date 05-02-16 to 09-02-16
- The Fundamentals Of Digital Marketing From Date 05/08/2020
- Ministry Of Skill Development And Entrepreneurship National Entrepreneurship Awards 07-July20 ● MSCIT (54%) MSBTE Mumbai
- Typewriting English (40)- 68% (27-08-2014) Maharashtra State Council Of Examinations Pune
- Typewriting Marathi (30)-72% (20-02-2014) Maharashtra State Council Of Examinations Pune

#### **Extra-curricular Activities:**

MBA: Participated on National Seminar, World Entrepreneur Day, Sakal YIN Business research methods, Poster Competition (Certificate of Merit awarded)

#### **Personal Profile:**

Date of Birth : 10<sup>th</sup> December 1990

Marital Status : Married

Languages Known : English, Hindi, Marathi.

Hobbies : Travelling , Listening music , watching movies

Permenant address : Sai Nagar Yerawar Lay -Out Pimpalgaon Road ,Yavatmal -445001

#### **Declaration:**

I here by declare that the above -mentioned details are correct and complete to the best of my knowledge