# **Kunal Suresh Garud**

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## **OBJECTIVE**

• To develop myself and achieve high accomplish goals which will demonstrate my inherent strength individually and in teamwork

## **EDUCATION**

### **Batchelor of management studies**

Jun 2016

Saket Collage Of Arts, Science and Commerce

• Specialized in Marketing

HSC June 2013

Saket Collage Of Arts, Science and Commerce

Commerce

### WORK EXPERIENCE

#### **BUSINESS DEVELOPMENT EXECUTIVE**

Feb 2017- June 2017

Fino paytech pvt Ltd

- Sourcing business through cold calling for current account and saving account.
- Assist customer for products and services. Sourcing business for insurance and remittance.

#### **HOME LOAN COUNSELLOR**

September 2017 - January 2019

HDFC sales pvt ltd

- Source the business through cold calling.
- Day to day meetings with Devlopers, builder, real estate agents, etc. for business generation.
- To counsel and educate customers about home loan process.
- Handle documentation for home loan process.
- Take follow up for queries resolution.
- Get home loan sanction.
- Coordinate with customer for legal documentation and disbursement.
- After sales service.

#### SENIOR SALES OFFICER HOME LOAN

January 2019 - Jully 2019

India Infoline financial Itd

Sourcing business through cold calling.

- Day to day meetings with builder and real estate agents.
- Do sale on side at builders office.
- Generate leads from sale on side.
- Coordinate with customer for home loan process.
- Educate customer about the overall home loan process.
- Documentation for loan.
- Query resolution.
- Follow up for sanction and query resolution.
- Follow up with customer for legal documentation.
- Get the loan agreement signing done form customer.
- Verify and submit it for further disbursement process.
- Get disbursement done.

#### PROCESS MANAGER HOME LOAN

September 2019 - May 2021

Switchme technologies and services pvt Ltd (home loan DSA)

- Handle overall home loan process of various banks like SBI, AXIS, HDFC etc.
- Meeting customer to evaluate their requirements.
- Analyse customer profile as per home loan requirements.
- Process the loan application to banks for sanction.
- Follow up for sanction and requirements resolution.
- Process legal and technical of property as per bank.
- Handle disbursement process of loan.
- Meeting to customer for disbursement agreement signing.
- Process the agreement along with legal documents for disbursement.
- Complete the disbursement process.
- Inform and update on disbursement to developer or agent.
- Update overall process in the switchme applications.

#### PROCESS MANAGER (sanction and disbursement home loan)

June 2021- Working

Online home loan Solution (home loan DSA)

- Supervising and managing teams login, sanction and disbursement process of various bank like HDFC, AXIS, LIC HFL, TATA etc.
- Update to team on credit policies of various banks.
- Maintain MIS of login, sanction and disbursement.
- Take follow up for sanction from credit team of bank.
- Push the team to fulfil the document requirement raised by credit team.
- Take follow up from credit team of bank for sanction.
- Process the docket for disbursement.
- Arrange the pending documents of disbursement from team.
- Take follow up for disbursement.

## **PROJECT**

- Warehouse management at mahindra and mahindra company
- Type Storage and warehouse management
- Need of insurance and investment with the help fo ICICI Prudential

### **ACTIVITIES**

Industrial visit at Jaipur in Dainik Bhaskar newspaper. Industrial visit at Jaipur in Saras Dairy. Participation in inter college festival Rohak at Saket college of management.

# **PERSONAL PROFILE**

- Date of Birth :- 09/12/1995
- Marital Status :- Single
- Nationality :- Indian
- Known Languages :- Marathi, Hindi, English

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# **ACHIEVEMENTS**

### **Highest number of FTR**

Dec-2021 to Jan-2022

HDFC LTD

 Certificate for recognition for achieving highest number of FTR'S during Dec-2021 to Jan 2022

# **Highest Number of RHDFC files.**

July-2022 to August-2022

HDFC LTD

• Certificate of appreciation for achieving highest number of RHDFC file during Dec-2021 to Jan 2022