

AJAY S IYER

State Head– Risk Credit

CONTACT

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EDUCATIONAL QUALIFICATIONS

- Graduated in **Bachelors of Commerce** degree from **Mumbai University** securing Second class in **March 2000**.
- Passed **H.S.C** from **Maharashtra State Board** securing Second Class in **March 1997**.
- Passed **S.S.C** from **Maharashtra State Board** securing First Class in **March 1995**.

PROFESSIONAL QUALIFICATIONS

- Completed **GNIIT** from **NIIT** in March 2000.
- **Overall Experience of the Industry:** - 22 Years + **Housing Industry:** - 20 Years + **Markets Handled:** - Metros, Semi Metros, Rural, Affordable Markets.

LANGUAGES KNOWN

- Fluent in English, Hindi, Marathi, Understand Gujarati, Malayalam and mother tongue is Tamil.

HOBBIES INTERESTS AND ACTIVITIES

- Reading comical stuff, listening to good music ranging from instrumental, rock, pop etc.

EXTRACURRICULAR ACTIVITIES

- Trekking, playing sports like table tennis, cricket, badminton etc.

CAREER OBJECTIVE

“Providing Senior Level Leadership by aligning personal growth with that of the organization; enhancing my skills in line with the culture and expectations of the organization while growing revenues to be a part of growing organization”

PROFESSIONAL EXPERIENCE

Mahindra Housing Finance Limited (2009 – Current Date)

Designation: State Head– Risk Credit Mumbai

Responsibilities: Handling the Entire Credit, Audit, Policies Collections adherence for the Region.

Core Competencies Of the Role Handled:

- Underwriting & Approving Sanctions
- Policy Formulation & Drafting
- Rolling out Product Specific Policy
- Business Management Flow
- Risk Mitigation
- Collection Management & Follow Up
- Recruitment & Incentive Roll Out with Management
- Disbursements & Portfolio Control
- Audits Adherence & Compliance
- Product Development
- Skill Development of Co-Staff Members
- Interaction with Senior Management & Giving Inputs
- Interaction with Internal Stake Holders for Development
- Training Team
- Team Management
- Continuous Business Development & Identifying Roadblocks
- Handle Market Survey & Existing Portfolio prior Business Starting
- Device new schemes and float various schemes

Housing Development Finance Corporation Limited (2003-2009)

Designation: Senior Officer Operations Mumbai

Responsibilities: Authorizing Disbursements through mandatory legal checks and giving supervisory clearance for the same.

- Had an approval authority of Rs 25 Lacs & signing powers for creating charge on LIC policies.
- Handling Operations for my Branch.
- Coordinating with the IT department for the implementation of the same process.
- Generating and publishing monthly MIS pertaining to my branch and various channels.
- Responsible for Legal and Credit Appraisals for Individual Housing Loans and other Financial Products.
- Legal Appraisal for the Loans Sanctioned in respect of the property.
- **Post Disbursement Activities:** - Account Enquiries Prepayments Document Releases.
- Relationship management with external clients such as builders, society associations etc. to resolve and get the business in hand and explore new possible avenues to generate new business.

- Implementation of systems specifications for customer complaints management system, branch monitoring and leads management system.
- Was a team member which was entrusted with suggesting and developing new products and repayments options for Housing Finance.
- Act as a support function to facilitate timely operational deliverance.

PRIOR WORK EXPERIENCE

GLOBAL TELE SYSTEMS (2002-2003)

Designation: Senior Customer Representative Executive Mumbai

HINDUSTAN LEVER LTD. (2001-2002)

Designation: Officer

Other jobs include a short stint with Gammon India for Audits, Godrej Pillsbury for back-office processing, Citibank marketing for their personal loans for a very short time at the start of my job careers. Hence having a total work experience of about 9 years plus in the service industry.