

MANOJ KUMAR AHIRWAR

Branch Manager | Banking & Finance Professional

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Location: Dr. Ganpat Ki Gali, Near Control Katni, MP 473001

PROFESSIONAL SUMMARY

Results-driven Senior Sales Manager with 11+ years of progressive experience in banking, financial services, and mortgage lending. Expert in leading high-performing teams, managing loan portfolios across 70+ km territories, and driving revenue growth. Proven track record in credit analysis, regulatory compliance, and customer relationship management with consistent achievement of sales targets.

PROFESSIONAL EXPERIENCE

Branch Manager | Centrum Housing Finance Ltd, Guna | 13 May2024– 9 April 2025

- **Managed retail home loan sales and business development initiatives**
- **Built strategic partnerships with property developers and channel partners**
- **Achieved monthly sales targets through effective lead generation and conversion strategies**

Branch manager| Capri Global Capital Ltd, Guna | 14 Dec 2023– 14 Feb 2024

- Specialized in MSME lending and business loan origination
- Conducted credit assessments and risk evaluations for commercial clients
- Developed market penetration strategies for small business lending segment

Branch Head | IndusInd Bank Ltd, Guna | 25 July 2022-15 March 2023

- Lead comprehensive sales, credit, and collections operations for home loans across 70+ km coverage area
- Manage mortgage loan portfolio including home loans, LAP loans, and business loan services
- Supervise operations across Guna, Badarwas, Aron, Kumbharaj, Ashoknagar, and Radhogargh
- Review loan agreements ensuring regulatory compliance and risk mitigation
- Maintain 100% compliance with RBI lending regulations and internal audit requirements

Branch Manager | Vastu Housing Finance Corporation Ltd, Guna | 27Jan 2022 – 11July 2022

- Developed strategic initiatives expanding customer base, achieving measurable annual sales growth

- Streamlined operational processes through proactive task management and team coordination
- Conducted performance assessments and created targeted improvement plans

Branch Manager | Motilal Oswal Home Finance Ltd, Bhopal | 8Feb 2020 – 28Jan 2022

- Headed sales and collections operations with full P&L responsibility
- Coached branch staff through structured feedback and comprehensive training programs
- Managed 50+ km territorial coverage, coordinated customer outreach initiatives
- Processed small business loan applications and facilitated product specialist referrals

Branch Manager | Equitas Small Finance Bank Ltd, Bina | 4Sep 2018 – 29Jan 2020

- Supervised home loan operations across expanded territory including Bina, Khurai, Mandibamora, Kurwai, Ganjbasoda
- Led loan officer teams ensuring compliance with lending regulations
- Monitored loan applications and approvals, provided customer guidance throughout loan lifecycle

Assistant Branch Sales Manager | Bajaj Housing Finance Ltd, Guna | 20Nov 2017 – 18Aug2018

- **Resolved customer complaints maintaining superior satisfaction levels**
- **Achieved sales goals through strategic customer relationship cultivation**
- **Managed branch sales, customer service, and financial recordkeeping**

Senior Sales Officer | Aadhar Housing Finance Ltd, Indore | 2 June 2014 – 2Nov 2017

- Conducted sales presentations, negotiated terms, and closed loan deals
- Provided personalized financial advisory services tailored to client needs
- Maintained knowledge of market trends, regulations, and competitive offerings
- Built long-term client relationships ensuring high retention and satisfaction rates

EDUCATION

Master of Business Administration(MBA)-Marketing & Retail Barkatullah University, Bhopal | 2009 | 64%

Bachelor of Commerce (B.Com) with Computer Applications Jiwaji University, Gwalior | 2006 | 48%

Higher Secondary Certificate (HSC) | SVN School, Guna | MP Board |2003 |48%

Secondary School Certificate (SSC) | SVN School, Guna | MP Board | 2001| 48%

CORE COMPETENCIES

Technical Skills: Home Loan Processing • Mortgage Sales • Credit Analysis • Risk Assessment • Loan Underwriting • Portfolio Management • Collections • Regulatory Compliance (RBI Guidelines) • Branch Operations • CRM Software

Leadership & Sales: Team Leadership • Sales Strategy Development • Territory Management • Performance Coaching • Customer Relationship Management • Negotiation • Deal Closure • Cross-Selling • Revenue Generation

Industry Expertise: Banking Operations • Financial Services • Mortgage Lending • Small Finance Banking • Housing Finance • Business Banking • MSME Lending.

KEY ACHIEVEMENTS & PERSONAL DETAILS

Professional Achievements:

- Successfully managed mortgage operations across 70+ km territorial coverage
- Led high-performing teams in multiple banking and finance organizations
- Maintained 100% regulatory compliance across all lending operations
- Consistently exceeded sales targets across home loans, LAP, and business loans

Personal Information:

- **Date of Birth:** September 21, 1988
- **Nationality:** Indian
- **Languages:** Hindi (Native), English (Professional)
- **Marital Status:** Married

Professional Interests: Management, Financial Services, Strategic Planning

Personal Interests: Travel, Culinary Arts, Motorcycle Touring, Cricket