



Abhaysingh Parade

Manager - RISK Technical (Collateral)

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PROFILE

Results-driven Property Valuer with over 10 years of expertise in real estate funding under products, including Builder purchase, Balance transfer, LAP (Loan Against Property), Resale, and APF Approvals. Adept at conducting meticulous property assessments, ensuring accurate valuations, and providing comprehensive reports to Business. Proficient in analysing market trends, risk evaluation, to support informed decision-making. Skilled in building strong relationships with stakeholders, including financial institutions, developers, and real estate agents. Proven track record of delivering reliable and timely valuations. Seeking a challenging role to leverage experience and contribute to the growth of a progressive organization

EDUCATION

Bachelor of Engineering, Civil Engineering

University of Pune, Graduated-June 2014

WORK EXPERIENCE



July 2023 – Current

Cluster Manager - RISK Technical (Collateral)

Bajaj Housing Finance Ltd, Pune, Maharashtra

- Responsible for HO Approvals for Resale, BT, BT TOP UP and LAP Cases for All BHFL Locations
- Approvals of all properties with valuation of more than 2Cr+ for LAP and Resale
- Leading a team of 10 Collateral Managers for technical audit of all retail cases.
- Policy writing for collateral team basis local team's feedback and Company decisions
- System developments and Location visits to understand the business requirements



Dec 2019 – June 2023

Manager - RISK Technical (Collateral)

Bajaj Housing Finance Ltd, Pune, Maharashtra

- Handling Collateral of B2B Business for PAN India of 12000Cr
- Real Estate Project approvals for all locations by communicating with the Builders, local teams, Brokers, and other references.
- Regular visits to all locations to understand local requirements of Business teams and identifying new Real estate projects and builders for onboarding
- Monitoring all Under construction Projects with the help of internal team and onboarded vendors
- New Customer schemes, Builder categorisation, Market insights on Competitors
- System development for collateral, Credit and Operation vertical, Designed B2B Portfolio details dashboard in Amazon QuickSight
- Reporting monthly business Movement to Senior Management along with Identified Risk on the Portfolio.
- Policy Making and Implementation, Actions decided on Identified Risk, New system requirements.

🕒 Oct 2018 – Nov 2019

Deputy Technical Manager

Bajaj Housing Finance Ltd, Pune, Maharashtra

- Real Estate Property Approvals of Technical and legal reports for Entire Pune Location
- Regular visits to verify the recommended collaterals for loans
- Local Business meetings, Vendor management and billing approvals,

🕒 January 2018 - October 2018

Branch Technical Manager

Dewan Housing Finance Corporation, Pune, Maharashtra

- Handling Business requirements and Vendor reports for SB Road Branch, Pune
- Visiting and Validating Valuation reports of around 150 Reports monthly.
- Connecting with local Valuers for market references
- Time to time business interactions to understand the requirements and process implementation.

🕒 October 2015 - January 2018

Technical Executive

Realty Business Intelligence Pvt Ltd, Pune, Maharashtra

- Real Estate Valuations and Monitoring of Construction.
- Complete responsibility of APF reports of 100+ Under-construction Projects
- Business billing, Client relationship and Vendor Management

🕒 July 2014 - August 2015

Site Engineer

A.K. ASSOCIATES, Mumbai, Maharashtra

- Reviews engineering drawings and specifications of building projects.
- Preparation of bill of quantities and cost estimates.
- Co-ordinate with construction organizations and concessionaires in matters relating to Contracts
- Reporting daily site activities to seniors.

CAREER HIGHLIGHTS

- Achieved 100 and 200 APF Approvals (Real Estate Projects) in a Month for BHFL for 1st Time ever.
- Improved the quality of tranche disbursement process
- Successfully Leading the PAN India Transaction audit Collateral team for BHFL

SKILLS

- Good with Process Implementation, Understanding Business requirements and Communication
- Strong hand in Real State Property Valuations and Market understanding

LANGUAGES

- English ●●●●
- Hindi ●●●●
- Marathi ●●●●

PERSONAL DETAILS

Father's Name:	Mr. Nagnath Parade	Marital Status:	Single
Birthday:	June 13, 1992	Nationality:	India
Gender:	Male	Passport No.	N4483343, Expires 10/29/25

Address: Flat No - 203, 2nd floor, B Wing, Shree Maa C/H Society, Viman Nagar, Pune - 411014
Maharashtra

Declaration

I, Abhaysingh Parade, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.

Pune, Maharashtra, July 27th, 2023