

Dhruv Kalra

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PROFESSIONAL SUMMARY

Seasoned Financial Management professional with proven expertise in Mortgage Underwriting, Branch Operations, and Compliance reporting. Knowledgeable about CRM, Vendor Administration, Budgeting, and all other aspects of successful financial operations. Talented team builder and supervisor with expertise in developing and maintaining consistent, accurate, and legal accounting structures.

WORK EXPERIENCE

HDFC Bank Ltd. | Manager

June 2023 - Present

- Successfully managed a team of over 35 Home Loan executives as the Branch Team Manager- BEU Vertical, ensuring their productivity and effectiveness in converting leads into business.
- Coordinated with multiple teams to facilitate seamless loan disbursement processes at the branch level, resulting in improved customer satisfaction and increased business growth.
- Demonstrated exceptional leadership skills by increasing the team strength by 5 times in the Bank Vertical, effectively scaling up operations and maximizing output.
- Implemented strategic tactics and initiatives that led to a remarkable 20% increase in business for the branch during FY 22-23 and achieved the Highest Disbursement in the Delhi Cluster.

HDFC Ltd. | Deputy Manager

April 2022 – June 2023

- Efficiently oversaw the High-Net-Worth Mortgage Desk, attending to clients with substantial mortgage needs.
- Analyzed the flow of business operations to identify areas for improvement and provided regular reports to business heads for informed decision-making. Proposed and implemented internal Branch Sales Team restructuring, resulting in a remarkable 24% increase in business compared to the previous year.
- Developed and implemented strategies to increase customer satisfaction and loyalty, resulting in improved customer retention rates. Successfully managed and retained a high volume of high-net-worth customers through proactive communication and personalized assistance.

HDFC Ltd. | Assistant Manager

April 2018 – March 2022

- Actively monitored market trends and competitor activities to provide valuable insights and advice to customers, leading to informed decision-making and increased customer confidence.
- Demonstrated expertise in CKYC and internal audit protocols, ensuring compliance and accuracy in all procedures.
- Consistently showcased exceptional performance by delivering over 50+ disbursements each month individually, achieving the highest efficiency levels.
- Oversaw loan disbursement process, accurately verifying and processing loan applications to maintain client satisfaction. Successfully managed branch operations, ensuring smooth functioning and efficient workflows.

DART Designing Pvt. Ltd. | Johnson Controls Hitachi -Market Research Intern

March 2017 – May 2017

- Conducted PAN India Market Research for client Hitachi, gathering insights on market trends, customer preferences, and competitor landscape.
- Developed detailed reports and presentations highlighting key findings and recommendations to drive strategic decision-making effectively with cross-functional teams to ensure alignment and implementation of research insights into business strategies.
- Collaborated with the company to revamp store designs based on research findings. Implemented changes to improve the overall consumer experience, resulting in increased brand recognition and recall.

EDUCATIONAL QUALIFICATIONS

Year of Passing	Course	School/College/University	CGPA/ %
2018	MBA	ICFAI University	8.75
2016	BBA	Indraprastha University (VIPS)	79.02
2013	XII C.B.S.E	Vishal Bharti Public School	88

SKILLS

Branch Operations | Client Relationship Management | Staff Training and Development | Financial Analysis | Time Management | Vendor Management