Abhay Gurav

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Objective

MBA (Finance) professional with experience in financial services, lending, customer relationship management, and branch operations. Seeking a Branch Manager role at Baramati Sahakari Bank Ltd. to contribute through effective leadership, business growth, operational efficiency, and customer-centric banking services.

Experience

- **L&T Finance Ltd.** 27/04/2026 - Currently Working
  Front Line Officer
  Manage the complete loan sourcing process for Loan Against Property (LAP) and Business Loan customers.
  Generate new business through field visits, customer acquisition, and referral network development.
  Conduct customer profiling, financial assessment, and eligibility evaluation for loan proposals.
  Coordinate with credit, legal, technical, and operations teams to ensure timely loan processing and disbursement.
  Collect and verify KYC, income, property, and business documents while ensuring compliance with company policies.
  Build and maintain strong customer relationships, providing end-to-end support throughout the loan lifecycle.
  Monitor loan pipeline, follow up on pending documentation, and achieve monthly business and disbursement targets.
  Identify cross-selling opportunities and contribute to branch business growth through effective portfolio management.
  Prepare MIS reports and maintain accurate records to support branch performance and operational efficiency.

- **Shriram Finance Ltd.** 12/01/2026 - 24/04/2026
  Management Trainee
  Assisted in branch operations, retail lending, and customer relationship management while completing the Management Trainee program.
  Evaluated loan applications through financial analysis, document verification, and credit assessment.
  Coordinated with credit, legal, operations, and collection teams to ensure smooth loan processing and timely disbursement.
  Acquired new customers through field visits, business development activities, and relationship building.
  Monitored loan portfolios, maintained MIS reports, and ensured compliance with company policies and regulatory guidelines.
  Resolved customer queries and provided end-to-end support throughout the loan lifecycle.
  Contributed to branch business growth by achieving assigned sales and service objectives.
  Developed strong knowledge of banking operations, financial analysis, risk assessment, and team coordination.

- **Indusind Bank(Bharat Financial Inclusion Ltd.)** 13/01/2025 - 31/12/2025
  Assistant Branch Manager
  A leading bank in india offering various banking and financial services.
  Managing branch operations and ensuring compliance with banking regulations.
  Supervising loan disbursements, collections, and minimizing NPAS.
  Driving customer acquisition, retention, and relationship management.
  Leading and motivating the team to achieve business and service goals.
  Monitoring financial performance and preparing periodic reports.
  Ensuring smooth cash management, audits, and operational efficiency.

Education

- **Savitribai Phule Pune University** 2025
  MBA (Financial Management)
  7.45

- **Savitribai Phule Pune University** 2023
  Bachelor Of Commerce (Banking & Finance)
  72.04 %

- **Maharashtra State Board Of Secondary & Higher Secondary Education Pune (12 th)** 2020
  HSC (Commerce)
  74.31 %

- **Maharashtra State Board Of Secondary & Higher Secondary Education Pune (10 th)** 2018
  SSC
  79.20 %

Projects

- **Accountant**
  Vidya Online Services Pune Pvt. Ltd.
  Assisted in maintaining financial records and ledgers for cooperative society clients under NABARD guidelines.
  Supported day-to-day accounting operations including journal entries, bank reconciliation, and voucher preparation.
  Helped in preparing financial statements and verifying accuracy of transaction data.
  Collaborated with the finance team to analyze fund utilization and report financial performance.
  Gained practical exposure to accounting software and financial reporting procedures.

Languages

- •English •Hindi •Marathi

Achievements & Awards

- • On being awarded the scholarship under HDFC Bank Parivartan's ECSS Programme for Postgraduate Courses (Merit-cum-Need Based) 2023-24

Soft Skills

- • Communication (Basic Professional Interaction)
  • Time Management (Meeting Deadlines, Prioritizing Tasks)
  • Attention to Detail (Avoiding Errors in Data Entry & Reports)
  • Adaptability (Learning New Accounting Tools & Software)

Certification Courses

- • Financial Accounting With Tally ERP 9
  • Power BI Workshop
  • IIBF (BCBF)
  • Stock Market Foundation Course
  • NISM SEBI Invester
  • Course On Computer Concept (CCC)
  • VIOSA (Corporate Mentorship Programme)
  • HP - GOOD LIFE (Effective Leadership)
  • Microsoft Excel Formulas & Functions

Declaration

- I hereby declare that the above mention information is correct upto my knowledge and I bear the responsibility. for the correctness of the above-mentioned particulars.