

CURRICULUM VITAE

GAURAV MAHESHKUMAR SHAH

6, Jubilee Park Society, Near Bhaduatnagar,
Isanpur Road, Maninagar, Ahmedabad - 380 008
Mobile Nos.: 91731 78719, 85300 21646
E-Mail ID: gaurav.shah917@gmail.com

PERSONAL DETAILS

Date of Birth	August 28, 1986
Languages Known	Gujarati, English and Hindi
Marital Status	Unmarried
Key Skills & Strengths	<ul style="list-style-type: none">• Quick, intense and sharp analysis and grasping of credit proposal• Structuring of financial solutions through blend of multiple financial products of various banks/NBFCs/FIs• Balanced knowledge and experience of retail loan products as well as corporate loan products• Excellent presentation while preparing and submitting credit proposal driven by equally good oral and written communication skills• Attention to details with equal focus on timelines without any compromise in quality of work• Liking for taking and executing responsibilities• Extremely committed, focused, organised, determined and laborious• Good leader as well as team worker• Keen to update knowledge, always open for learning as well adapting to new developments and inner drive for constant improvement in whatever accomplished in past

EDUCATIONAL QUALIFICATION

- **H.S.C. (Commerce Stream) with 85.83%**
Gujarat Secondary & Higher Secondary Education Board
Year: 2002-2003

- **B.B.A. with 73.57%**

K. S. School of Business Management

Gujarat University, Ahmedabad

Year: 2005-2006

- **M.B.A. (Finance) with 4.09 G.P.A. (Grade Point Average)**

K. S. School of Business Management

Gujarat University, Ahmedabad

Year: 2007-08

- **C.M.A. (Inter) (Previously known as ICWA)**

The Institute of Cost & Works Accountants of India

Also cleared and got exemption in 6 subjects out of 8 subjects in Final Stages

PROFESSIONAL EXPERIENCE

- Worked as a **Credit Analyst** at Blend Financial Services Limited, Ahmedabad Branch from May - 2008 to November – 2008
- Worked as a **Manager (Credit)** at Unified Financial Solutions, Ahmedabad from January – 2011 to April – 2012
- Working as a **Manager (Credit)** at Unified Financial Solutions Pvt. Limited, Ahmedabad from April – 2012 to till date

RESPONSIBILITIES CARRIED OUT DURING PROFESSIONAL CARRER

- Understanding of financial requirements of client and structure financial solutions / credit proposal and selection of bank/FIs/NBFCs that caters the requirement of client in the best possible manner
- Calling, follow up and collection of all required documents from clients
- **Preparation and submission of all types of documents and formats** required for sanctioning and disbursement of credit proposal such as preliminary information memorandum (PIM), NBG clearance format, takeover permission formats, application forms, project report, C.M.A. data, net worth statements, TEV study report, unit visit reports, replies of queries raised by banks, execution of loan documentation and disbursement work, subsidy related work, confidential reports

and proposal notes of bankers, etc. During professional career, I have dealt with leading Nationalized Banks, Private Sector Banks, NBFCs and Financial Institutions.

- Liaisoning and close co-ordination with various parties involved in sanctioning of credit proposal such as clients, valuers, lawyers, TEV consultants, bankers, CAs, credit rating agencies, etc.
- Post sanction follow ups and relationship management with existing clients
- Preparing and execution of mandates from clients
- Empanelment and renewal as Direct Selling Agent (DSA) with various banks/NBFCs/FIs
- Also successfully carried out other tasks like day to day admin work, routine banking work and account keeping of the company in Tally along with core work profile of credit