

Gunjan Pal

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Professional Summary

Analytical and detail-oriented MBA (Finance) graduate with hands-on experience in financial statement analysis, data validation, and client acquisition. Strong understanding of lending operations, financial spreading, and credit appraisal processes. Skilled in MS Excel, financial reporting, and compliance documentation. Adept at meeting deadlines and delivering high-quality results in fast-paced environments.

Qualifications

Course / Degree	School / University	Grade / Score	Year
MBA	Galgotia's Institute of Management and Technology	75.4%	2025
BBA	Deen Dayal Upadhyaya Gorakhpur University	73.3%	2023
12th Grade	Central Public Academy	90.4%	2020

Experience

- **ICICI Direct**
Sales Manager (Acquisition)
 - Acquired and managed new clients for investment and trading accounts.
 - Educated clients on mutual funds, insurance, and equity products ensuring compliance with KYC norms.
 - Collaborated with cross-functional teams for onboarding documentation and data verification.
 - Enhanced customer portfolio base by driving sales conversions and ensuring accurate financial records.
- **Powertrac Tractors**
Market Research Intern
 - Conducted market and financial data analysis to assess business performance.
 - Utilized MS Excel to clean, structure, and analyze raw datasets.
 - Assisted marketing and finance teams with performance dashboards and summary insights.
- **Agile Capital Services**
Market Strategy Intern
 - Supported the finance strategy team in preparing credit and competitor analysis reports.
 - Assisted in creating financial models and presentation decks for client evaluation.
 - Gained exposure to credit risk, documentation, and financial product understanding.

Certifications

- **Corporate Finance Fundamentals : CFI**
Financial Statement Analysis (Income Statement, Balance Sheet, Cash Flow), Financial Spreading & Ratio Analysis, Credit Appraisal & Risk Rating
- **Foundation in AML & KYC by KYC lookup**
KYC Monitoring & Compliance Reporting, Financial Reporting & Documentation, Data Accuracy & Quality Control, Understanding of Regulatory & Data Governance Standards
- **IRDA Certified Insurance Agent**
- **NISM Series V-A: Mutual Fund Distributor**

Skills

- **Tools**

Advanced Excel (Formulas, Pivot Tables, look-up), MS PowerPoint, MS Word.

- **Hard Skills**

Financial Analysis & Spreading, Credit Appraisal, Covenant Monitoring, Loan Operations Support, Data Reconciliation, Financial Statement Review, Ratio & Cash Flow Analysis, Financial Documentation, Risk & Compliance Awareness, Time Management, Communication & Teamwork

- **Soft Skills**

Problem Solving, Detail-Oriented, Team leader, Time Management, Written, Oral Communication skills, Analytical Thinking, Accuracy under Pressure, Deadline Management, Team Collaboration

Achievement And Award

- MBA Scholar – Galgotias Institute of Management & Technology
- Certified Mutual Fund Distributor & Composite Insurance Agent
- School Topper – Class 12th