



Abhilash Jadli

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Summary

Banking professional with 5+ years of experience in credit analysis, loan portfolio management, wealth management, business development, and NPA resolution. Proven record of managing high-value credit and wealth portfolios and delivering strong business growth. Strong financial analysis skills and experience in cross-functional collaboration to drive operational excellence.

Professional Experience

Deputy Manager (Advances) | State Bank of India | Mumbai

Assistant Manager (Advances) | State Bank of India | Mumbai

- Managed the complete lifecycle of retail and corporate loans, from sourcing and credit assessment to underwriting, disbursement, and servicing, ensuring credit quality through rigorous due diligence.
- Expanded advances portfolio size from ₹711.77 Cr in FY2022 to ₹3,350.36 Cr in FY2024, exceeding annual growth targets by 1,889% in FY2023 and 1,333% in FY2024 through strategic sourcing and customer relationship building.
- Drove a significant increase in total deposits from ₹1,957.50 Cr to ₹4,917.60 Cr between FY2022 and FY2024 by onboarding large-value clients and deepening existing accounts.
- Monitored stressed assets, conducted periodic reviews, and initiated timely recoveries through SARFAESI, DRT, and Lok Adalat, improving overall portfolio quality.
- Increased annual revenue from JV products from ₹1.27 Cr in FY2022 to ₹1.92 Cr in FY2025 and mobilized ₹30 Cr in new business across mutual funds, PMS, AIFs, and insurance.
- Managed a wealth portfolio of over 200 HNI clients with AUM exceeding ₹500 Cr, offering services such as portfolio management, risk management, and estate planning.
- Facilitated risk-focused and statutory audits, leading the branch to an upgraded credit risk rating from B to A, ensured prompt compliance and audit closure.
- Prepared quarterly and annual financial reports in line with banking standards, ensuring accuracy and timely submission to senior management.

Assistant Manager (Credit Support Officer) | State Bank of India | Mumbai

- Managed an SME loan portfolio from end to end, sourced new credit proposals, conducted credit assessments, performed collateral vetting and risk evaluations, and presented proposals to credit committees.
- Achieved ₹18 Cr growth in SME loan portfolio in FY2022 against ₹12 Cr target by optimizing lead generation and expediting credit analysis and underwriting processes.
- Implemented focused recovery strategies that reduced NPAs by ₹1.50 Cr in FY2021 and ₹0.24 Cr in FY2022, exceeding year-over-year recovery benchmarks.
- Disbursed GECL facilities worth over ₹100 Cr to support business continuity for SMEs during the COVID-19 pandemic.
- Maintained close coordination with clients, management, empanelled vendors, and statutory bodies to ensure transparent and seamless credit management processes.
- Organized seminars and conclaves to drive product awareness and promote credit offerings among small business clients.

Assistant Manager (Operations) | State Bank of India | Mumbai

- Drove deposit growth by acquiring new clients and deepening existing relationships, contributing significantly to branch CASA mobilization.
- Oversaw end-to-end branch operations, including teller authorization, customer grievance redressal, vault custody, and regulatory compliance.
- Promoted financial inclusion by onboarding customers under government schemes like PMJJBY, PMSBY, and APY, increasing coverage among underserved segments.

Education

Chartered Financial Analyst Charter Holder – CFA Institute, Virginia | USA

Bachelor of Technology – Govind Ballabh Pant Engineering College, Pauri Garhwal | India

Accomplishments

- Awarded by the Chief General Manager for sourcing the highest number of home loans across Mumbai Metro Circle, highlighting consistent performance in retail lending.
- Recognized with Pearl and Jade category Gems awards by AGM and DGM for exceptional contribution to branch business.
- Earned the highest possible Career Development Score (AAA) in FY2023 for outstanding delivery across performance metrics.

Certifications

Lean Six Sigma Green Belt, KPMG

Series V-A Examination, National Institute of Securities Markets (NISM)

Certified Associate of Indian Institute of Bankers (JAIB), IIBF

Mar 2025

Feb 2023

Mar 2022

Extra-Curriculars

- Winner of the Welcome Debate Competition at IIM Ahmedabad.
- Volunteered with GBPEC Pahal, a student-led initiative promoting education in nearby rural communities.
- Served as Convener of student club 'GBPEC Speaks, the literary club of G.B. Pant Engineering College.