Krishna Babhulgaonkar
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DOB: 14/03/1994

ABOUT ME

6 years + of competitive experience in banking and finance industry. Experience in IT Industry. Good work ethics with excellent communication and interpersonal skills.

Capable to delve into the new leading technologies.

Ability to work well in both a team environment and individual environment.

ACHIENMENTS

Felicited twice by BH for qualifying in contest in ICICI Bank

EXPERIENCE

HDFC Bank Ltd.
Dec 2023 to Mar 2025

Retail Agri

- Balance sheet analysis credit assessment and documentation
- Managing cash credit, Overdraft, Kisan Shakti and Kisan Samruddhi (working capital & MSME products)
- Analysis for property and property documents mortgage
- Analysis of overdrawn, NPA customers according to character, credibility
- Analysis of repayment of customer

YES Bank Ltd.
May 2023 to Nov 2023

Small Enterprises Banking - SEB

- Analyze financial strength of the applicant with the help of their Audited financials, Interim performance, CIBIL reports.
- Preparation of CAM and Spreadsheet
- Analyze and sort customers in High, Medium and Low Risk Profile
- Analysis for property and property documents mortgage and co-ordination with legal and technical team
- Analysis of overdrawn, NPA customers according to credibility
- Analysis of repayment of customer

AXIS Bank Ltd.
September 2021 to April 2023

Working Capital – B2B

- Responsible for assessment of credit limit of customers based on their creditors, sales and collaterals
- Balance sheet analysis credit assessment and documentation
- Managing cash credit, Overdraft, Bank Guarantee Issuance and Amendment
- Analyzing accounts and investigate transactions to mitigate risk and fraud
- Sorting of customers in High, Medium and Low Risk Profile
- Analysis for property and property documents mortgage
- Analysis of overdrawn, NPA customers according to character, credibility
- Analysis of repayment of customer

ICICI Bank Ltd.
July 2018 to August 2021

Commodity Based Finance

- Analysis of customer and limit based on financials and CIBIL reports
- Preparation of CAM
- Analysis of market rates of commodities as per quality of commodity for disbursement
- Analysis and controlling of margin calls in various commodities and overdue in accounts
- Analysis and Empanelment of warehouse and appointment of CM agencies

Rural Business Credit (Working Capital)

SKILLS

Strengths

- Communication
- Positive and enthusiastic
- Looking for new challenges
- Self-motivated
- Highly organized
- Ability to work to tight deadlines
- Root Cause identification & elimination

Software

- MS Excel

Interest

- Travelling
- Swimming

- ❖ Analyze financial strength of the applicant customer with the help of their Audited financials, Interim performance, CIBIL reports.
- ❖ Preparation of CAM
- ❖ Analyze and sort customers in High, Medium and Low Risk Profile
- ❖ Analysis for property and property documents mortgage
- ❖ Analysis of overdrawn, NPA customers according to character, credibility
- ❖ Analysis of repayment of customer

EDUCATION

PGDB, Manipal University

Banking industry standards, Finance, Accounting and Banking Services Marketing, Management of Bank and Bank Lending Policies and Procedures.

B.E. Computer and Science Engineering
BAMU University
Project:
Notice board displays notice digitally, which reduces printing costs and things required to put on notices. It gives relief to human and save their time. At transmitter authorized PC sends request and wireless fidelity accepts it at receivers end and displays notice wirelessly.