

## Krishna Babhulgaonkar

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DOB: 14/03/1994

Beed, Maharashtra

### ABOUTME

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 Till date

##### 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)

- ❖ Analyze financial strength of the applicant customer with the

### 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

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

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## EDUCATION

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### **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.