

Krishna Babhulgaonkar

Business Analyst

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CORE COMPETENCY

- Business Analyst Planning & Monitoring
- Elicitation and Collaboration
- Requirement Life Cycle Management
- Strategy Analysis
- Requirement Gathering
- Requirement Analysis & Design Definition
- Solution Evaluation

TECHNICAL SKILLS

- Operating systems: Windows 7 & 10
- Design tools: MS Visio
- Prototyping: Balsamiq & Axure
- Utility: MS Office Suite
- Languages: UML
- SDLC models: Waterfall & Agile scrum
- Agile tools: Jira
- Database: SQL
- Documentation tools: MS Office Suite

SOFT SKILLS

- Cohesive team worker
- Self-motivated person
- Active listener
- Have good Presentation skills
- Customer facing
- SME for loans

CERTIFICATION

- Certified Business Analyst, IIBA [EEP]
- MS Excel

EDUCATION

- PGDB, Manipal University, 7.27 Oct 2018
- B.E (Computer Science & Engineering), BAMU, 62.53, Sep 2016

ACHIEVMENTS

- Felicited twice by BH in ICICI Bank for target achievement

CAREER OBJECTIVE

A dedicated and hard-working business analyst willing to redefine the career trajectory from banking into a new domain to help the company grow to new heights and to gain expertise in Business Analysis. Have overall experience of 8 years, of which, a Business Analyst for **2.9 years**.

PROFILE SUMMARY

- Business Analyst for two main banking applications. Skilled in SDLC models.
- Proficient in Waterfall model: Requirements Gathering through various Elicitation techniques like Brainstorming, JAD, Focus Groups, Interviews, Documentation, Prototyping.
- Experienced in translating BRD into FRD and requirements tracking through RTM. Well-versed with UAT & handling change requests.
- Expert in Agile scrum: Creation of user stories, sprint and product backlogs, conducted various sprint meetings, sprint and product burn down charts, ensured DOR and DOD checklist.
- Experienced in handling Sales, Marketing & Loan Operations - like working capital and overdraft loans, mortgage handling, co ordination with legal and valuation team, customer relationship management and handling all customer complaints

WORK EXPERIENCE

SAMUNNATI FINANCE PVT LTD

(Apr 2025 – Present)

Designation: Manager

Role: Business Analyst and Relationship Manager

- Actively conducted SWOT analysis for CMS to know the bank’s strengths, the opportunities in the market, where the bank is lagging & to stay ahead of recent market trends.
- Gathered requirements using elicitation techniques like Documentation & Interviews. Involved in Prototyping of screens for CMS services to make the software highly user-friendly while lodging complaints.
- Created and maintained BRD, FRD & SRS with UML & Activity diagrams and assisted the development team in understanding Use Case Specifications.
- The stage wise requirements tracking is done through RTM
- Assisted in the testing by preparing Test Case Scenarios and ensured the UAT is successful.
- Regularly monitored and analyzed client performance, including financial health and operational metrics, to provide strategic recommendations and identify new opportunities.
- Coordinated with multiple internal support teams (credit, legal, operations, technical) to ensure timely processing, disbursal, and issue resolution, aligning with business goals.

HDFC BANK LTD

(Dec 2023 – Mar 2025)

- Created User Stories in Product Backlog using JIRA. Conducted Sprint Planning Meeting to define the work for the upcoming sprint and get story points & Acceptance Criteria to ensure Definition of Ready.
- Updated Stakeholders about the progress of the work through sprint and product burn down charts.
- Initiated change requests, after project is Live, by conducting feasibility study & thereby collaborating with SBI IT team through various escalation portals.
- Profound understanding of customers’ needs and providing the required banking services.
- Suggested the right banking products suitable to the customers thereby protecting the interests of the customers.

Project

CLO: CLO is loan process application mainly used to upload scanned documents, customer database entry and moving of proposal to sanction. It will save time of relationship manager, sanctioning authority and time of customer and customer can get disbursed amount within 10-15 days.

YES BANK LTD

(May 2023 – Nov 2023)

Designation: Manager
Role: Relationship Manager

- ✓ 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 with usage of CRM
- ✓ 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
- ✓ Supported sale steam with analysis to improve default

Project:

COLORS: COLORS is loan process application mainly used to do customer database entry and moving of proposal to sanction. It will save time of relationship manager to make physical file processing.

AXIS BANK LTD

(Sep 21 – Apr 2023)

Designation: Manager
Role: Business Analyst and Relationship Manager

- ✓ 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 with usage of CRM
- ✓ Analysis for property and property documents mortgage
- ✓ Analysis of overdrawn, NPA customers according to character, credibility
- ✓ Analysis of repayment of customer
- ✓ Responsible to drive excel based dashboard which contain key accounts for interest recovery

Project

Shikhar: Shikhar is loan process application mainly used to upload scanned documents, customer database entry and moving of proposal to sanction. It will save time of relationship manager and time of customer and customer can get disbursed amount within 15-20 days.

ICICI BANK LTD

(Jul 2018 – Aug 2021)

Designation: Deputy Manager
Role: Relationship Manager

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 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