

Krishna Babhulgaonkar
krishna.11@yahoo.com
+91-8149700461
DOB: 14/03/1994

Results-driven professional with competitive experience in the Banking and Finance industry, complemented by exposure to the IT sector.

Demonstrates strong analytical abilities, adaptability across industries, and a deep understanding of financial products, credit assessment, and risk analysis.

Known for a strong work ethic, excellent communication, and interpersonal skills, with a proven ability to collaborate across teams and build client relationships.

Capable to delve into the new leading technologies.

ACHIEVEMENTS

Recognized Twice by Branch Head (BH), ICICI Bank

Felicitated on two occasions for outstanding performance in internal contests, demonstrating strong product knowledge, customer engagement, and target achievement.

EXPERIENCE

Samunnati Finance Pvt Ltd **Apr 2025 to Till date**

- ✓ Proactively sourced and developed agriculture-focused lending opportunities, contributing to portfolio growth in the agri and rural banking segment.
- ✓ Collaborated effectively with channel partners to generate leads, enhance customer reach, and drive business acquisition.
- ✓ Regularly monitored and analysed 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, disbursement, and issue resolution, aligning with business goals.
- ✓ Analysed high credit account, focused using attributes to get convert in regular account

HDFC Bank Ltd. **Dec 2023 to Mar 2025** **Retail Agri**

- ✓ Conducted detailed balance sheet evaluations to assess creditworthiness, and ensure compliance with lending norms and regulatory guidelines.
Handled and monitored cash credit, overdraft facilities, and agricultural credit schemes with ensuring smooth sanctioning and renewal processes.
- ✓ Evaluated property and associated legal documents for mortgage-based lending, ensuring accurate valuation, ownership verification, and risk mitigation.
- ✓ Assessed overdrawn and Non-Performing Asset (NPA) accounts based on customer character, credit behavior, and repayment history to support recovery strategies and risk assessment.
- ✓ Monitored and analysed customer repayment trends to identify early warning signals, recommend corrective measures, and improve portfolio quality.
- ✓ POC for reporting i.e monthly reporting MIS for Interest Recovery Account to drive 65%

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
- ❖ Supported sale steam with analysis to improve default

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

SKILLS

Strengths

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

Software

- MS Excel
- Power BI

Interest

- Travelling
- Swimming

- ❖ 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
- ❖ Responsible to drive excel based dashboard which contain key accounts for interest recovery

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 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.