

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

DOMAIN KNOWLEDGE

- CRM
- LMS
- Loan systems

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

Project: LOS | Agile

Role: BA and Relationship Manager

Project Description: LOS is project where we can track about NCA proposals and recovery done. After doing analysis on cases recovery of customer has been increased.

- 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 and recovery
- Gathered requirements using elicitation techniques, involved in Prototyping of screens for recovery services to make the software highly user-friendly while lodging complaints.
- Gathered and analyzed business requirements from finance stakeholders across risk, compliance, and operations domains.
- Performed data analysis and validation for financial reports using Excel
- Regularly monitored and analyzed client performance, including financial health & payment method, to provide recommendations
- Acted as liaison between 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)

Designation: Manager

Project: CLO | Agile

Role: BA and Relationship Manager

Project Description: 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.

- 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.

YES BANK LTD

(May 2023 – Nov 2023)

Designation: Manager

Project: COLORS | Waterfall

Role: BA and Relationship Manager

Project Description: 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.

- ✓ Created business process flows, system interaction diagrams, and user guides using tools like Visio and Confluence to support solution design and training.
- ✓ Analyze and sort customers data mapping, and validation of financial transactions and reports using SQL and Excel
- ✓ Participated in Sprint Planning, Daily Stand-ups, Sprint Reviews, and Retrospectives. Worked closely with Scrum Master and Product Owner to define scope and delivery timelines.
- ✓ Analysis of overdrawn, NPA customers according to credibility and recovery
- ✓ Preparation of CAM and spreadsheet
- ✓ Supported sale steam with analysis to improve default

AXIS BANK LTD

(Sep 21 – Apr 2023)

Designation: Manager

Project: Shikhar | Waterfall

Role: BA and Relationship Manager

Project Description: 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.

- ✓ Collaborated with business stakeholders (e.g., risk, compliance, trading, operations) to elicit and document functional and non-functional requirements for financial products, systems, and reporting tools.
- ✓ Acted as a liaison between business users and development teams to ensure requirements were clearly understood and translated into technical solutions, minimizing rework and enhancing ROI.
- ✓ Balance sheet analysis credit assessment and documentation
- ✓ Analyzing accounts and investigate transactions to mitigate risk and fraud by Excel analyzed data
- ✓ Sorting of customers in High, Medium and Low Risk Profile with usage of CRM
- ✓ Analysis of overdrawn, NPA customers according to character, credibility
- ✓ Responsible to drive excel based dashboard which contain key accounts for interest recovery

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