

GAYATRI DABADGE

PGDBM, CAIIB, FCAB, Bsc Horticulture, FRM-1st level

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EXPERIENCED CREDIT ANALYST, AND DOMAIN EXPERT WITH RICH EXPERIENCE ACROSS VARIOUS ROLES IN BFSI SECTOR.

PROFILE

- Bank Loan policy and allied credit/ lending policies with special emphasis on assessing and sanctioning SME credit proposals.
- Credit risk management, credit monitoring, and analysis of financial statements
- Resolving complex problems where analysis of situations or data requires an in-depth evaluation of basic customer requirements, operations, and business processes
- Served as analytical and/ or procedural expert representing the unit on cross-functional operational deliverables
- Understanding grassroots-level operations, collaborating with business/ product partners, geography partners, and regional functions for improving operating frame, resolving issues, and maximizing the quality of service and client experience
- Maintaining interactions with auditors and ensuring seamless execution of dynamic changes in the regulatory and compliance environment
- Efficient and possesses strong knowledge of banking operations, payments, and bank liability products
- Adept at Flexcube CBS (latest version 11.8) and hands-on knowledge of Finacle along with various product-based software.
- Self-directed with excellent analytical skills, interpersonal skills, and devotion to customer service. One among few candidates to achieve success in fast-track promotions in every eligible incidence.

WORK EXPERIENCE

Axis Bank

May 2022 to present date

Senior Manager

Central Office, Airoli Mumbai- Rural credit underwriting department

Job responsibilities:

- Credit analyst and underwriting of Pan India level – Government-sponsored scheme loans of the bank. Approximately 2800 plus cases were handled successfully across various schemes for FY 2022-23.
- Credit analyst and underwriting role of Pan India level proposals of B2C – Rural underwriting products. Includes – Crop loans, Agriculture working capital Loans, and Term loans; routed under deviations norms of the Bank's policy. Processed loans upto 20.00 crores
- Heading a central office team and responsible for the formation/ updation of policies along with stakeholders, helping with operational difficulties and, handling audits compliances for Government sponsored schemes and B2C- Rural underwriting products of the bank.

Canara Bank

Sept 2020 to May 2022

Senior Manager, Ratnagiri (Semi-urban -Tier 2 area), Maharashtra.

Job responsibilities and achievements:

- Headed team size of 9 members in the retail business-based branch. Responsible for business development and smooth branch operations, as well as assessing loans by analyzing financial statements, profitability ratios and policy guidelines.

- Sanctioned **retail loans** (Retail Loans inclusive of Housing Loans, Loans against property, Vehicle Loans, Personal/Consumer Loans, Credit cards, Gold Loan, and Education loans) upto ticket size of 1.50 crores
- Processed and sanctioned **SME/ MSME loans** including term loans and working capital loans up to Rs 25.00 crores for further sanctioning authority.
- **Agriculture loans** up to ticket size of 1.00 crores.
- Surpassed targets and increased total business by 125% within 2 years. Received appreciation for the best branch in the zone for overall business parameters. Credit growth was from 35.00 crore to 79.00 crore during the tenure.
- Ensured proper credit monitoring and governance. Achieved 98% performance rating for the same.
- Achieved NPA recovery target of 30 lakhs for the period. Also ensured NIL NPA slippages during tenure.
- Surpassed branch deposit target by an increase in deposits by 120%
- Monitoring and audit responses were completed on time and achieved Branch risk rating as “Low risk” branch, In RBIA branch- LFAR audits and internal audits.

Canara Bank

July 2017 to Sept 2020

Manager, Chiplun (Semi Urban – Tier 3 area) , Maharashtra.

Job responsibilities and achievements:

- Branch head and business development manager with a team of 3 people to develop a newly opened branch.
- Added 4200 customers to the business unit by arranging camps, meeting influencers etc. 76% of the total Tahsil population was added as a branch customer base.
- Surpassed all business parameters within the revenue budget of the branch and the Retail Branch business grew by 300%.
- Various credit facilities extended to 50 % of the customer base. Credit sanctions of SME (WC and TL), Retail loans, and gold loans were added in a portfolio. Credit portfolio increased 4 fold in the tenure.
- Deposits target was achieved 100 % every year.
- The task-related reports, control, audit Operations, Digital and Admin achieved at par. The branch risk rating was “Low risk “ and with high performance in the circle office.
- Achievement: promoted as Senior manager for exceptional achievement and on a merit base as a team leader

Canara Bank

June 2015 to July 2017

(Syndicate Bank- before the merger with Canara Bank)

Assistant Manager (Credit Manager), Karad (Semi Urban -Tier 2 area), Maharashtra

Job responsibilities and achievements:

- Responsible for assessing loans by analyzing financial statements and profitability ratios for working capital and term lending for fund-based and non-fund-based exposure. Responsible and accountable for credit pre and post-sanction process
- Processed MSE credit up to ticket size of Rs.5.00 Crores. The combination of WC & TL together, ad-hoc loans, temporary OD, and Credit proposal processing through different assessment methods and for different securities has been made.
- Processed Retail Loans (HL, VL, Personal loans, Credit cards, Gold loans, Education Loan) up to 1.00 crores.
- Increased the credit portfolio from Rs.51 cr to Rs. 85 cr during tenure. (66% growth)
- Responsible for NPA and recovery of bad assets, recovered 3 crores (Approx 80 accounts) under the One-time settlement scheme of the bank.

- Awarded as best performer for processing/ sanctioning of 16Nos housing loans during the campaign conducted on Aug 2016- Sept 2016
- Promoted as Manger- heading branch on a merit basis and rated outstanding performer.

Canara Bank (Syndicate Bank- before the merger with Canara Bank) Assistant Manager (Liability Officer), Lonavala (Semi Urban -Tier 2 area), Maharashtra	Sept 2013 to June 2015
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Job responsibilities and achievements:

- Responsible for CASA accounts growth of the branch. Added 800 new accounts during tenure and achieved target. Deposits increased from 63 cr to 91 cr . i.e YOPY 40 % growth achieved.
- TDS deduction and on-time TDS remittance of approximately 3800 depositors efficiently handled without attracting any penalties and error-free quarterly returns filed. Issued TDS FORM 16A to depositors on time
- Performed duty of Cash and ATM officer: Handled volume of 150 walk-in clients per day and maintain cash within limits without fail. Timely replenishment of ATM, ATM Tallying, and Reconciliation of accounts was performed up to the mark.
- Clearing and remittance duties: Booking of cheque volumes up to 120 per day under clearance was managed successfully along with NEFT/ RTGS remittances, reconciliation of accounts, and handling customer grievances performed up to the mark.
- Rated Very good in annual appraisal and recommended for credit department on confirming capabilities for the role.

Estee Clair Asthetique Solutions Pvt Ltd Trainer and Course Designer, Bangalore , Karnataka	Jun 2011 to Feb 2012
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Job responsibilities:

- Designed course curriculum and study material
- Conducting training and adding skill set to the student batch. Trained 6 batches of 15 students
- Counselling customers for signing up for the course. Successful sales closure is of 70%

M/s Swadhaar fin serve Pvt Ltd Area Manager, Pune, Maharashtra	Mar 2010 to May 2011
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Job Responsibilities and Achievements:

- Supervisory role and Area head for Operations and sales: Handled team of 35 people and 3 branches across the area.
- Territory allocation for team members, analysing potential in each territory, distributing and setting targets for individual team members, Conducting campaigns and lead generation activities in the area. Conducted 4 campaigns in every business unit.
- Micro Credit analysis, of ticket size up to 50000/- for individuals and JLG groups was done. Added a customer base of 7500 in the area.
- Also handled carefully activities of documentation, disbursements, follow-ups, Handling branch operational difficulties, Reporting and Team training.
- Awarded as best area team on business performance in the organization.

EDUCATIONAL CREDENTIALS

- PGDBM (Business Management) -2010 1st class with distinction - 76%
- B. Sc -2007 1st class with distinction - 85.50%
- Class 12th – 2003 1st class with distinction - 83.17%
- Class 10th - 2001 1st class with distinction - 83.20%

PROFESSIONAL CERTIFICATIONS

- CAIIB, JAIIB – Indian Institute of Banking Finance
- Foundation course in Agriculture Banking (RBI)