

KARANDEEP VALA

Driving Growth in Retail, SME & Agri Banking
Expert in Stressed Asset Resolution & Underwriting

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EXPERIENCE

Manager (Sanction)

State Bank of India

📅 07/2024 - Present 📍 Gujarat, India

- Underwriting of Agri, SME and Personal Loan proposals

Manager (NPA Management)

State Bank of India

📅 08/2021 - 07/2024 📍 Gujarat, India

- Helping a region having 49 Branches to maintain Asset Quality
- Recovery in NPA and Written Off Accounts
- Compliance and Legal Action

Branch Head

State Bank of India

📅 06/2018 - 08/2021 📍 Gujarat, India

- Headed mid-size Branches.

Credit Analyst

State Bank of India

📅 01/2017 - 06/2018 📍 Gujarat, India

- Managed high value SME Advances

Trainee Officer

State Bank of India

📅 07/2014 - 12/2016 📍 Gujarat, India

- Received training in various departments in SBI for 2 years.

EDUCATION

CAIIB, Banking

Indian Institute of Banking and Finance

📅 01/2016 - 12/2016

MBA, Finance, General

Sikkim Manipal University - Distance Education

📅 02/2019 - 12/2022

Executive PGP on Data Science and Business Analysis,
Computer and Information Sciences and Support Services

University of Maryland

📅 04/2024 - 03/2025

SUMMARY

Experienced Banking Professional | Expertise in Retail, SME, and Agri Finance | Stressed Asset Resolution & Branch Operations | Underwriting Specialist at SBI

A seasoned banking professional with extensive experience in retail, SME, and agricultural finance, as well as proven expertise in stressed asset resolution and underwriting. Adept at branch management, process optimization, and relationship-building, I have a successful track record of delivering results in high-pressure environments.

I thrive in leading teams, driving growth, and implementing strategies that align with organizational goals.