A B PREM KUMAR

BUSINESS ANALYST

CONTACT

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CORE COMPETENCES

- Business Analysis Planning and Monitoring.
- Elicitation and Collaboration.
- Requirement Life cycle Management.
- Requirement Analysis and Design Definition.
- Strategy Analysis
- Solution Evaluation
- Stakeholder management
- Project management

TECHNICAL SKILLS

- Documentation Tools: MS Suite.
- Prototyping & Wire frames Tools: Axure & Balsamiq
- Modeling Tools: MS Visio, Draw.io.
- Database: SQL
- Project Management tool:- JIRA
- Reporting Tools: Power BI, & Tableau.

DOMAIN KNOWLEDGE

- Core Banking Solutions : Finacle
- CRM Edge
- Credit & Lending : LMS
- Retail Banking
- Digital Banking

CAREER OBJECTIVE

Business Analyst with **6 years** of expertise in requirement elicitation, process analysis, digital transformation, and solution delivery in Agile and Waterfall. Skilled in stakeholder management, gap analysis, and lending system automation. Backed by **5 years** of banking experience in Retail Banking, Operations, and Credit, with **11 years** at **Union Bank of India**. Seeking to leverage BA and domain expertise to drive efficiency and customer-centric solutions.

PROFILE SUMMARY

- In-depth knowledge of SDLC in various phases (i.e waterfall & agile)
- Proficient in Waterfall Model: Gathered requirements using Elicitation Techniques and prepared BRD, FRD, SRS prepared RACI Matrix, BCD, created UML Diagrams and Prototypes and requirements tracking through RTM well versed with UAT handling Change Request.
- Expert in Agile Scrum: Creation of user stories and Added Acceptance Criteria, BV & CP, Sprint & Product Backlogs conducted various Sprint Meetings; Sprint & Product Burndown charts ensured DOR and DOD checklist.
- Progressive experience in the Banking domain with expertise across Retail Banking, Credit Management, Credit Monitoring, and Core Banking Operations.
- Proven ability to bridge business and technology by leveraging deep domain knowledge to streamline lending processes (LOS/LMS), ensure compliance (KYC/AML/RBI norms), and support digital transformation initiatives in banking services.

WORK EXPERIENCE

Union Bank of India — April 2018 to July 2024

Designation: Manager

Project 1: Loan Monitoring Application– Q Conneqt

Project Description: Designed to monitor borrower accounts and streamline repayment tracking, this system enhanced loan portfolio health, reduced defaults, and improved financial control for customers and banks alike.

Role: **Business Analyst/SME**

Responsibilities:

- Managed the end-to-end development of the Loan Monitoring Application as a Manager and SME using Agile – Scrum Framework.
- Key responsibilities included: Requirement Elicitation & User Story Creation Sprint Planning & Backlog Grooming. Workflow & Process Design UAT Support & Production Rollout.
- Collaboration with Product Owners, Developers, and QA Teams

Banking Experience Contribution:

- Applied domain expertise from Credit Management and Monitoring to identify regulatory requirements and strengthen risk tracking.
- Leveraged Retail Banking and Operations knowledge to align workflows with real-world loan processing scenarios, ensuring user adoption and efficiency

Project 2:Customer Relationship Management - CRM Edge

Project Description: Developed the CRM Edge Application using the Waterfall methodology to generate leads from existing customers and third-party DSAs. The application enabled Bank Officers to convert leads into Retail and MSME loans while addressing customer needs. It also streamlined grievance handling to improve customer service and satisfaction.

EDUCATION

M.Tech

Sathyabama University
Chennai • 2006

CERTIFICATIONS

- Certified IT Business Analyst by **IIBA (EEP)**
- **JAIIB** by Indian Institute of Banking and Finance**(IIBF)**

LANGUAGES

- English (Fluent)
- Hindi (Fluent)
- Telugu (Fluent)

Role: **Business Analyst/SME**
Responsibilities:

- Prepared BRD, FRD, UML diagrams, Use Cases, and RTM to ensure complete requirement coverage.
- Collaborated with stakeholders and IT teams to align system features with compliance and business needs.
- Facilitated UAT cycles and supported smooth deployment with strong user adoption.

Banking Experience Contribution:

- Applied Retail Banking expertise to design practical loan conversion workflows.
- Leveraged Credit & Operations knowledge to streamline grievance handling processes

Project 3:Loan Originating System - LAS

Project Description: End-to-end automation of loan origination to disbursement, integrating risk engines, compliance checks, and customer data analytics to streamline decision-making and reduce operational errors.

Role: **Business Analyst/SME**
Responsibilities:

- Led a hybrid delivery model—authored BRD/FRD and Use Cases for MVP using Waterfall, then transitioned to Agile for module wise rollouts with user stories, backlog management, and sprint ceremonies.
- Captured business needs and identified automation opportunities across loan origination, approval, and disbursement, reducing turnaround time and operational errors.
- Integrated KYC & AML compliance into system design while collaborating with IT, compliance, and business stakeholders to ensure regulatory adherence.
- Conducted SWOT, Gap, and Root Cause Analyses to optimize credit workflows and strengthen risk management.
- Applied Business Process Reengineering (BPR) to enhance credit evaluation, fraud controls, and borrower decision-making.
- Led UAT cycles for MVP and Agile releases, ensuring alignment with business goals and delivering a seamless user experience.

Banking Experience Contribution:

- Leveraged Credit Management expertise to design risk assessment workflows and strengthen fraud controls.
- Applied Retail Banking and Operations knowledge to streamline loan origination and disbursement processes, ensuring usability and adoption.

Union Bank of India

April 2013 to March 2018

Designation: Assistant Manager
Branch & Credit Operations.
Roles: Credit Officer, Branch Manager
Responsibilities:

- Managed Retail Banking operations including CASA, term deposits, and customer servicing.
- Processed and sanctioned Retail Loans such as Home, Personal, Education, and Vehicle loans.
- Evaluated and approved MSME loan proposals, ensuring adherence to credit policies.
- Conducted credit appraisal and risk assessment to support sound lending decisions.
- Monitored loan accounts through the Credit Monitoring Department to track performance and compliance.
- Handled loan recovery activities, ensuring timely resolution of delinquent accounts.
- Improved loan processing turnaround time by streamlining documentation and customer interaction.
- Reduced NPAs through proactive monitoring, early warning identification, and recovery strategies.

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