

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 : LAS
- 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

Designation : Manager

April 2018 to July 2024

Project 1: Loan Monitoring Application- Q Connect

[Agile]

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

Responsibilities:

- Interacted with the stakeholders and gathered requirements by using various **Elicitation Techniques**.
- Created user stories with appropriate acceptance criteria with the assistance of the Product Owner. Added **User Stories** into **Product Backlog** using the **JIRA** tool.
- Prioritized and validated the requirements using **Moscow** and **FURPS** technique, added **User Stories** to **Sprint Backlog** based on prioritization order.
- Collaborated with Product Owner and Scrum Master for **BV** and **CP**. and assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
- Participated in **Sprint ceremonies** to remove **road blocks** in the project.
- Generated **Sprint, Product Burn down/Burn up charts** to track the project progress.
- Participated in product planning and **UAT** to successfully deliver each sprint component

Impact: Improved risk tracking and reduced loan stress portfolio by 30%.

Project 2: Customer Relationship Management - CRM Edge

[Waterfall]

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.

Role: Business Analyst

Responsibilities:

- Conducted Enterprise Analysis and under the assistance of a senior BA in creating a Business Case Document, conducted Stakeholder Analysis, and prepared RACI Matrix.

EDUCATION

M.Tech

Sathyabama University
Chennai • 2006



CERTIFICATIONS

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



ACHIEVEMENTS

- Reduced loan processing time by 40% through automation and workflow optimization.
- Improved compliance adherence by 25%, minimizing regulatory errors.
- Cut manual errors by 35% by enhancing cross-functional collaboration.

SOFT SKILLS

- Analytical Thinking
- Communication
- Leadership & Team Management
- Problem-Solving
- Negotiation & Conflict Resolution

LANGUAGES

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

- Gathered requirements from business heads using **Elicitation Techniques** and created a **Business Requirements Document (BRD)**.
- Translated **BRD** into **Functional Requirements Document (FRD)**, Collaborated with the technical team, and prepared **SRS Document**.
- Created **UML diagrams** and **Wireframes** to visually represent requirements using **MS Visio, Balsamiq, and Axure**.
- Created and maintained **RTM** throughout the project.
- Assisted in Testing Team by preparing **Test Case Scenarios** and ensured the **UAT** was successful.

Impact : Increased loan lead conversion by 20% and reduced grievance resolution time by 25%.

Project 3: Loan Originating System - LAS

[Hybrid: Waterfall & Agile]

- **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**
- **Responsibilities:**
 - Conducted **Enterprise Analysis** and under the assistance of a Senior BA in creating a Business Case Document, conducted **Stakeholder Analysis**, and prepared **RACI Matrix**.
 - Gathered requirements from Business Heads using **Elicitation Techniques** and created a **Business Requirements Document (BRD)**.
 - Translated **BRD** into **Functional Requirements Document (FRD)**, Collaborated with the technical team, and prepared **SRS Document**.
 - Created **UML diagrams** and **Wireframes** to visually represent requirements using **MS Visio, Balsamiq** and **Axure**.
 - Prioritized and validated the requirements using **Moscow** and **FURPS** technique, added **User Stories** to **Sprint Backlog** based on prioritization order.
 - Collaborated with Product Owner and Scrum Master for **BV** and **CP** and assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
 - Participated in **Sprint ceremonies** to remove **road blocks** in the project.
 - Generated **Sprint, Product Burn down/Burn up charts** to track the project progress.
 - Participated in product planning and **UAT** to successfully deliver each sprint component

Impact : Reduced loan origination errors by 35% and improved compliance adherence by 25%.

Banking Experience Contribution:

- Applied **Loan Monitoring expertise** to define early warning indicators and risk-tracking workflows.
- Used **Loan recovery knowledge** to design dashboards for delinquency tracking and compliance reporting.
- Applied **Customer servicing knowledge** to define grievance handling processes and ensure usability for officers.
- Used **Credit Management knowledge** to strengthen credit appraisal, fraud controls, and regulatory compliance (KYC/AML).
- Drew on **Operations experience** to streamline loan origination and disbursement steps, reducing turnaround time and ensuring smooth adoption

Union Bank of India

Designation: Assistant Manager

April 2013 to March 2018

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 **SME loan** proposals.
- Monitored loan accounts through the **Credit Monitoring** Department to track performance and compliance.
- Streamlined **Loan documentation** processes, improving loan turnaround time
- Improved **Loan processing** turnaround time by streamlining documentation and customer interaction.
- **Reduced NPAs** through proactive monitoring, early warning identification, and recovery strategies.