

Summary

- **6+ years** of experience as a **Business Analyst/SME**, specializing in IT solutions, business communication, risk planning, leadership, and conflict management.
- Overall **11+ years** of experience in the **Banking domain** as a **Manager & Business Analyst/SME** at Union Bank of India
- Skilled in **Software Development Life Cycle (SDLC)** methodologies, including **Agile-Scrum** and **Waterfall**.
- Proficient in **requirements elicitation techniques** such as document analysis, reverse engineering, **workshops, interviews**, and prototyping.
- Identified and also analyzed stakeholders using **RACI matrix**.
- Expertise in writing **User Stories, Acceptance Criteria, BRD, and FRD**.
- Conducted **GAP, SWOT, impact, root-cause, and risk analyses**, as well as feasibility studies.
- Experienced in **UAT (User Acceptance Testing)**, functional testing, and ensuring high-quality deliverables.
- Strong project management skills with experience in using **RTM (Requirement Traceability Matrix)** for tracking milestones and deliverables.

Experience:

1. Project: Q Conneqt Business Solutions Ltd

Client: Union Bank of India

Application: SAP S/4 HANA & Micro Focus-based Loan Monitoring System

Role: Business Analyst / SME

Duration: April 2021 – July 2024

Project Overview: Q Conneqt is a **Loan Monitoring Application** designed to help borrowers manage their loan accounts efficiently. It provides automated reminders, repayment tracking, and follow-ups by bank officials to ensure timely payments. The application improves loan portfolio consistency, reducing defaults and enhancing profitability for banks. Borrowers benefit from better financial control and a stress-free repayment experience. It also enables banks to monitor loans effectively, mitigate risks, and improve customer satisfaction. The solution fosters a mutually beneficial relationship between borrowers and lenders, ensuring smoother financial management.

Key Responsibilities:

- Led end-to-end **Software Development Life Cycle (SDLC)** for the Loan Monitoring Application.
- **Facilitated stakeholder workshops**, optimizing loan processing and **cutting turnaround time**
- Collaborated with product owners to **prioritize features** based on business value and regulatory requirements.
- Defined and documented **user stories with acceptance criteria** to guide development teams.
- Coordinated **User Acceptance Testing (UAT)** and validated business needs.
- Conducted **SWOT, GAP, and Root Cause analyses** to improve loan management processes.
- Actively participated in **Scrum ceremonies**, including sprint planning, daily stand-ups, sprint reviews, and retrospectives.
- Streamlined loan tracking by leveraging **Data Analytics** for risk assessment, **API Integration** for real-time data exchange, and **CRM Systems** to enhance borrower interactions.

2. Project: LAS (Lending Automation System)

Client: Union Bank of India

Application: Finacle, SAS Analytics for Banking, Experian PowerCurve, CIBIL

Role: Business Analyst / SME

Duration: April 2018 – March 2021

The **Lending Automation System** is designed to streamline the loan processing lifecycle, from application to disbursement. It automates customer data collection, credit evaluation, approval workflows, and compliance checks, reducing manual intervention. The system ensures faster loan approvals, minimizes errors, and enhances risk assessment using data-driven decision-making. Borrowers benefit from a seamless digital experience, while banks improve operational efficiency and regulatory compliance. By integrating AI and data analytics, the system enables better loan portfolio management and fraud detection. Ultimately, it enhances customer satisfaction and boosts bank profitability.

Key Responsibilities:

- Conducted stakeholder meetings to understand business needs and documented **Business Requirement Documents (BRD)** and **Functional Requirement Documents (FRD)**.
- Analyzed the existing **loan processing lifecycle** and identified automation opportunities to streamline **application, approval, and disbursement workflows**.
- Worked closely with **risk management and compliance teams** to integrate regulatory requirements (**KYC, AML, Basel III**) into the lending system.
- Defined clear **user stories and acceptance criteria** to guide development teams in building loan automation features aligned with business goals.
- Led **User Acceptance Testing (UAT)**, collaborated with testers, and ensured that system functionalities met business requirements before deployment.
- Acted as a liaison between **business teams, IT developers, compliance officers, and end-users** to ensure smooth project execution and alignment with banking operations.
- Optimized credit evaluation through **Business Process Reengineering (BPR)**, improving decision-making and providing insights for further enhancements.

Union Bank of India

Role: Assistant Manager

Application: Finacle, LAS, CERSAI, CIBIL

Duration: April 2013 – March 2018

- Managed **credit processing & monitoring**, ensuring compliance with banking regulations.
- Conducted **loan assessments & approvals**, reducing default rates.
- Led **cross-functional collaboration** between loan officers, credit analysts, and IT teams.
- Ensure compliance with KYC, AML, Basel III, and other regulatory guidelines.
- Supervise daily branch operations, cash handling, and transaction processing.
- Conduct internal audits and assist in external regulatory audits.
- Assist customers with banking inquiries, account openings, and financial transactions.
- Provided **leadership in team management**, goal setting, and performance tracking

Domain Expertise:

- **Banking & Financial Services** : Expertise in Lending Automation, Loan Monitoring, Risk Management and Compliance.
- **Insurance**
- **Marketing**

Technical Expertise:

- Methodologies/frameworks: Agile/SCRUM and Waterfall
- Business Analysis Tools: MS Visio, Balsamiq, Axure RP
- Data Visualization tools: Tableau, Power BI
- Lending and Banking Software: **Finacle**, LAS, Q Connect
- Project Management & Documentation: JIRA, Confluence, MS Office Suite

Education:

- **M.Tech** – Sathyabama University, Chennai (2004-2006)
- **B.Tech** – Madina Engineering College, Kadapa (1999-2003)

Certificates:

- **JAIB** – Certified by the Indian Institute of Banking & Finance (**IIBF**)

Key Achievements:

- Reduced loan processing time by 40% through automation.
- Improved compliance adherence by 25%, reducing regulatory errors.
- Enhanced inter-departmental collaboration, reducing manual errors by 35%.