Vasanth Karumbeswaran

Trichy, India (Open to Relocate) | Immediate Joiner

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SUMMARY

Senior Business Analyst with 12+ years across India & UAE, including 8 years in Credit Risk and 4 in Business Analysis. Delivered LOS/LMS implementations, automated PD/LGD/EAD models, ensured 100% regulatory compliance, improved loan efficiency by 20%, and managed 300 Cr SME portfolio with low delinquency.

CORE COMPETENCIES

- Credit Risk Modeling
- Loan Origination
- Regulatory Compliance
- Agile Business Analysis
- Process Re-engineering
- Data Mapping & Gap Analysis
- Digital Lending Automation
- Retail Credit Assessment
- UAT Planning & Execution

WORK EXPERIENCE

Intellect Design Arena Ltd — **Dec 2023 – Jan 2025**

Role - Senior Business Analyst – Lending & Origination — *Chennai, India*

- Delivered end-to-end implementation of Intellect Lending Suite (LOS/LMS) for international banks, resulting in 20% improvement in loan processing efficiency.
- Conducted requirement elicitation sessions with cross-functional global stakeholders, ensuring 100% traceability across BRD/FSD documents.
- Managed UAT planning and execution, reducing turnaround time by 15% through efficient defect tracking and resolution using JIRA.
- Collaborated with developers, QA, and product managers for sprint planning and timely feature releases.
- Led training sessions for banking clients covering the entire LOS/LMS lifecycle and created user manuals.
- Collaborated with users post go-live to gather feedback and drive continuous improvements.

ICICI Bank — **Jan 2021 – Nov 2023**

Role - Business Analyst – Lending & Origination — *Chennai*

- Collaborated across teams to enhance LOS with PD, LGD, and EAD models.
- Automated manual processes in underwriting, reducing processing time and effort by 30%.
- Conducted gap analysis between legacy LOS and new system capabilities to streamline workflows.
- Created and maintained BRD/FSDs ensuring RBI and internal credit risk compliance.
- Performed stakeholder management across verticals to prioritize feature delivery in Agile sprints.
- Supported QA team with scenario building and UAT execution, ensuring minimal production defects.

Kotak Mahindra Bank — **Nov 2018 – Dec 2020**

Role - Credit Manager – SME Credit Risk Underwriting — *Chennai*

- Evaluated SME proposals for working capital, term loans, and project finance with in-depth financial analysis
- Computed and reviewed PD, LGD, EAD, and RWA to ensure risk-aligned lending decisions.
- Led credit appraisals across sectors including manufacturing, trading, and services.
- Improved risk-adjusted return metrics by refining the internal risk grading framework.
- Worked with credit, legal, and operations teams to ensure smooth disbursal and post-sanction monitoring.
- Maintained portfolio health with delinquencies under prescribed limits and regular early warning reviews.

City Union Bank — **Dec 2017 – Oct 2018**

Role - Assistant Manager – Credit Underwriting — *Kumbakonam*

- Handled centralized underwriting for wholesale banking credit proposals.
- Performed end-to-end risk analysis including financial statement review and credit scorecards.
- Reduced approval turnaround time by 10% by optimizing internal workflows.
- Ensured full policy compliance, achieving 100% internal and external audit clearance.
- Supported implementation of standard documentation templates across credit teams.

Noor Bank — **Sep 2014 – May 2017**

Role - Credit Analyst – Business Lending — *Dubai, UAE*

- Assessed business lending proposals by analyzing financials, cash flows, and trade documentation.

- Ensured 98% adherence to turnaround time (TAT) SLAs for credit decisioning.
- Performed sensitivity analysis and financial ratio benchmarking for risk grading.
- Handled escalated credit files, working closely with RM and operations teams to resolve issues.
- Provided inputs to credit policy changes based on portfolio trends and risk appetite.

Emirates NBD **Aug 2012 – Aug 2014**
Role - Credit Executive – Retail Lending *Dubai, UAE*

- Conducted document verification, credit scoring, and collateral validation for retail loans.
- Worked with product and operations teams to standardize retail loan processes.
- Identified inefficiencies in disbursement procedures, reducing errors by 18%.
- Maintained accurate records to support internal audits and reduce processing gaps.
- Participated in customer due diligence and CPV checks.

Saudi American Bank (Samba) **Feb 2011 – Jul 2012**
Role - MIS Executive – Retail Credit *Dubai, UAE*

- Developed and maintained daily and monthly MIS reports for retail credit portfolio.
- Improved data accuracy by 20% through automation of reporting processes.
- Conducted CPV verification and supported data analysis for trend forecasting.
- Collaborated with credit policy teams for dashboard creation and performance tracking.
- Provided insights for predictive modeling to support portfolio segmentation.

TECHNICAL SKILLS

Lending Platforms: Loan Origination System (LOS), Loan Management System (LMS), Digital Lending, Lending Automation
Credit Risk & Compliance: SME & Retail Loans, PD, LGD, EAD, RWA, Basel III, IFRS9, RBI Reporting
Business Analysis: Requirements Gathering, BRD/FSD, Data Mapping, Functional Specs, Stakeholder Management, Gap Analysis
Tools & Methodologies: Agile/Scrum, JIRA, Confluence, UAT, Process Re-engineering, API Integration, Portfolio Monitoring

EDUCATION

MBA – Operations Management **2010**
Manipal University *Dubai*

B.Sc. – IT (Network Management) **2008**
Manipal University *Dubai*

CERTIFICATIONS

- Certified Scrum Master (CSM)
- PMI-Agile Certified Practitioner (PMI-ACP)
- Lean Six Sigma (Black Belt, Green Belt)
- Microsoft Azure Fundamentals