

K KISHORE KUMAR

BUSINESS ANALYST

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PROFILE

Experienced Business Analyst and Manager with over 6 years of success having worked in parallel projects, seeking assignments in the field of Business Analysis/Project management to establish as a problem solver and data analyst thereby making a significant contribution to the success of the organization.

EDUCATION

2011-2013

Master of Business Administration
Operations & General Management
Amrita Vishwa Vidyapeetham,
Coimbatore

2007-2011

Bachelor of Engineering
Electrical & Electronics Engineering
Anna University, Tiruchirappalli

ORGANIZATIONAL SKILLS

- Project Management
- Strategic Thinking
- Analytical
- Communication
- Delegation
- Decision Making
- Team Handling
- Coordinating Events

CORE COMPETENCIES

- Solid experience in leading and carrying out the below phases of SDLC for enterprise system development from planning, analyzing, requirement gathering, vendor selection, development, testing Web/Android applications and movement to production.
- Project management using Agile Methodology implemented by using Scrum Framework via JIRA for monitoring and tracking.
- Exceptional ability to analyze a process, to identify opportunities to improve data quality.
- Ability to quickly grasp the process and a keen eye for detail which enables to understand the process from grass root level.
- Able to manage large project teams and known for high quality deliverables that meet the time-line and budgetary targets.
- Excellent communicator with ability to leverage business, technical and financial acumen with the stakeholders involved.
- Functional expertise in BFSI especially in loan origination, loan management, collections, operations management and finance management.

SOFTWARE SKILLS

Excel Macro	■ ■ ■ ■ □
SQL Developer	■ ■ ■ ■ □
Dialog Flow	■ ■ ■ ■ □
Microsoft Office	■ ■ ■ □ □
Python 3	■ ■ ■ □ □
UiPath	■ ■ ■ □ □
SAS Enterprise Miner	■ ■ □ □ □

Gliffy	■ ■ ■ ■ □
Photoshop	■ ■ ■ □ □
Power Director	■ ■ ■ □ □
Microsoft Visio	■ ■ ■ □ □
Microsoft Project	■ ■ □ □ □
CorelDRAW	■ ■ □ □ □
Illustrator	■ □ □ □ □

LANGUAGE SKILLS

: TAMIL ENGLISH MALAYALAM TELUGU

WORK EXPERIENCE

Organization : Cholamandalam Investment and Finance Company Limited

Designation : **Manager IT**

Apr '19 - Jan '20

Digital Data Center : The objective is to create a centralized repository which collects data in real time or periodically from various heterogeneous systems, so information can be extracted quickly and accurately. Visualization tools can then be used to consume the data from the repository to get real time/near real time performance of the considered data points.

LOS - Home Loan : Build a Loan Origination System for the ground force as well as the branches for Home Loan product, customizing on the Vanguard framework from Latitude Fintech to meet the specific business needs. The system is delivered as an Android Application deployed via SOTI, which can be used, by the ground force as well as a Web Application for the branch users.

Oct '18 - Mar '19

Underwriting and Obligation R Models on Azure Studio ML : Basis the input captured in LOS - Home Loan, the Underwriting decision can be made using a model built on R and similarly basis the CIBIL report the current obligation can be arrived at using R model. To expose the same as a service Azure Studio ML and API Management was utilized and the same has been integrated with LOS.

Deviation and Waiver matrix in OPA : The rules for deviation and waiver matrix have been configured in Oracle Policy Modeller using Excel and Word. These projects have been deployed in Oracle Hub from wherein the service is exposed, which has been integrated with LOS Home Loan.

Technical Valuation App : Develop an android and iOS hybrid application that can be made available to the vendors via Play Store and App Store, to receive the cases that have been assigned to them and reassign to their agents for performing the valuation.

Early Warning System : To predict the probability of the customer defaulting the payment in the near future basis the customer profile, the alerts from CIBIL regarding default in loans owned by customer and loan inquiries made, an R model was designed. Basis the predictions actions need to be triggered like customer visit or phone call.

Jan '17 - Sep '18

DEVOPS Implementation : To embrace the rising business needs and exponentially improve Project Delivery DEVOPS implementation was taken up and Object Frontier Services were involved for the same. LOS for Vehicle Finance was chosen as the candidate for implementation since the source code for the same was with us and the number of deployments were also considerable.







Chat-bot : The buzzword across industries at the time was chat-bot and how they could revolutionize the interaction with end customer. Given the huge customer base and the need to cater to the tech savvy millennial the initiative was taken up and in-house R&D was performed on prominent offerings like Oracle bot, Dialog flow, Watson and Rasa Core.

<i>Jan'17 - Sep'18</i>	<p>•</p> <p>Securitization Automation : Securitization requires a standard process to be carried out every month which involves creating reports basis several excel operations on the data spooled from the system which is done manually and takes 2-3 days. The same appeared to be clear case for automation and was implemented using UiPath.</p>
Designation :	Dy. Manager IT
<i>Jul'16 - Dec'16</i>	<p>•</p> <p>miFIN Vishesh : A new product that aims at providing a preloaded card based loan to their customer portfolio, which is a revolving credit type loan. The LOS and LMS systems need to be developed for the same.</p>
<i>Apr'16 - Aug'16</i>	<p>•</p> <p>FinnOne : Manage Change Requests in FinnOne the Core Loan Management system for both VF and HE/HL products .</p>
Designation :	Dy. Manager Ops
<i>Sep'15 - Mar'16</i>	<p>•</p> <p>Post Disbursal Documents : Post Disbursal Documents that are scanned by the branches in Genex system need to verified along with the meta data and the same needs to be uploaded to FinnOne.</p>
<i>Feb'14 - Mar'16</i>	<p>•</p> <p>Lean Implementation and PMO : Lean Philosophy was taken up given that the current processes have lot of visible and invisible wastes that need to be tackled and for the same consultant Ram Mohan was involved to guide through the transition.</p>
Designation :	Management Trainee
<i>Sep'13 - Feb'14</i>	<p>•</p> <p>Trade Advance : Reconciling and management of the Trade Advance provided to the approved dealers, maintenance of the Statement of Accounts, replenishment basis request and document handling.</p>
<i>May'13 - Aug'13</i>	<p>•</p> <p>Branch Operations :The branch team showed the ropes of the trade and as well got to tag along with them for some of the customer, dealer and broker visits.</p>

EXPOSURE

Certified Scrum Product Owner <i>Knowledge Hut - Scrum Academy</i>	<i>Feb.,2018</i>
Lean Manufacturing Production with Competitive Edge <i>Confederation of Indian Industry - CII</i>	<i>Feb.,2016</i>
Mahindra Yellow Belt - 7 QC tools <i>Mahindra Institute for Quality - MIQ</i>	<i>Apr.,2015</i>
Pride of Murugappa “Best Practices” <i>Murugappa Group</i>	<i>Aug.,2015</i>
Organizing Committee - Annual Departmental Meet <i>Cholamandalam Investments and Finance Company Ltd</i>	<i>2014 & 2015</i>

HOBBIES

 Games	 Data
 Manga	 Poetry
 Science & Para Science	 Photography