**UMANG KUMAR**  
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### ****PROFESSIONAL SUMMARY****

Results-driven **Credit Analyst & Middle Office Analyst** with a strong foundation in financial analysis, loan processing, and risk assessment. Adept at utilizing **Finacle**, **Google Analytics, Flexcube** and advanced **MS Excel** to optimize loan portfolios and enhance operational efficiency. A half-qualified **ACCA candidate**, committed to continuous learning and driving business success through data-driven insights and compliance adherence.

### ****PROFESSIONAL EXPERIENCE****

#### ****Credit Analyst****

**Punjab National Bank (International) Ltd, London, UK**  
***Mar 2024 – Present***

* Managed fund finance transactions, overseeing **subscription facilities, BTL-R, BTL-C, and NAV loans**, contributing to an asset portfolio worth over **£10M.**
* Administered and monitored loan portfolios worth **£120M+**, ensuring **100% compliance** with internal and regulatory standards using **Flexcube.**
* Supported successful closing of **200+ Primary and Secondary** market loan transactions, contributing to revenue generation of over **£30M.**
* Streamlined credit processing workflows, reducing turnaround time by **25%** and improving accuracy on portfolios exceeding **£80M.**
* Collaborated across teams to resolve complex loan issues, safeguarding **£50M+** **in client assets and** strengthening stakeholder relationships.

****Credit Processing Associate****

**HTA & Associates, Ahmedabad, India**  
***Aug 2019 – May 2022***

* Led financial documentation, securing loan approvals worth over **₹10M**, driving business growth and market expansion.
* Conducted **50+ corporate credit risk assessments**, achieving a **95% accuracy rate** in predicting financial risk.
* Negotiated with **5 major stakeholders**, leading to a **10% improvement** in client satisfaction scores.

#### ****Digital Marketing Executive****

**Cognitive Pixel, Ahmedabad, India**  
***Aug 2022 – Sept 2022***

* Optimized **USA-based ad campaigns**, resulting in a **30% increase in click-through rates**.
* Monitored and analyzed website traffic using **Google Analytics**, achieving a **20% increase in user engagement** through targeted optimizations.

### ****EDUCATION****

**Royal Holloway University of London, UK**  
**MSc International Business Management (Marketing)**  
*Jan 2023 – Jan 2024*

* Conducted a **12,000-word dissertation** on digital engagement in the retail sector.
* Delivered a **PESTLE analysis presentation on Portugal**, enhancing research and communication skills.

**Ahmedabad University, India**  
**Bachelor of Commerce (B.Com)**  
*2015 – 2019*

* Presented an in-depth **analysis of India's unorganized sector** to a 50-student audience.

### ****SKILLS & CERTIFICATIONS****

#### ****Technical Skills****

* Financial Analysis & Credit Risk Assessment
* Loan Processing & Finacle Operations
* Microsoft Office Suite (Excel, Word, PowerPoint, Outlook)
* Google Analytics & Digital Marketing
* Flexcube

#### ****Soft Skills****

* Analytical & Problem-Solving
* Stakeholder & Client Relationship Management
* Communication & Presentation
* Team Collaboration & Leadership

#### ****Certifications****

* **ACCA (Part-Qualified)**
* **Google Analytics for Business**
* **Forage Job Simulations (HSBC, Lloyds Banking Group)**

### ****LANGUAGES****

* **English** (Fluent)
* **Hindi** (Fluent)
* **French** (Basic)