**CURRICULUM VITAE**

Rini.371704@2freemail.com

**Objective:-**

To be a part of an efficient and an intelligent workforce and serve in an organization, which offers me varied challenges to utilize my education and which will provide me a carrier growth based on my performance.

**PROFESSIONAL EXPERIENCE**

***Mortgage Associate***

Employer : - Quatrro Mortgage Solutions Pvt Ltd.

 Designation : - Mortgage Associate

 Duration : - Feb 2016 to May 30th 2017

**Job Description** : -

* Clearing Conditions added by underwriters by verifying the related documents.
* Responsible for identifying various Mortgage loan documents.
* Review and validate all kinds of employment & non-employment income.

Income documents such as Paystubs, W2s, and Individual& Corporate Tax

Returns, social security, pension, child support etc.

* Reviewing all type of Assets documents (Checking, Savings, Retirement Accounts;

Investment accounts).

* Reviewing Title Commitment, Sales contracts, Insurance & Tax documents.
* Reviewing various other legal documents such as State / other lien release

 Documents, Judgment documents, Bankruptcy Reports, Citizenship & Identification

Documents etc.

* Reviewing documents which includes Appraisal Report, Flood Certificate, VOD/VOR/VOM as required, Tax transcripts, SSA-89, Home insurance, Prelim Title Report.
* Review and update information in Portal as per submission documents.
* Maintaining a track of daily processed transactions and reporting on a timely and accurate manner to Process Supervisor / Team lead
* Achieving daily productivity and quality targets
* Appearing and qualifying all periodic process assessments with defined benchmark scores.
* Guiding new employee in many situations, making them understand the process flow, solving their queries.

***Credit Analyst***

 Employer : - Fidus Management and Financial Solution Pvt Ltd

 Designation : - Credit Analyst

 Duration : - January 2015 - June 2015

**Job Description** : -

* Understanding about the Financials of the Proposed Borrower/ Firm.
* Documentation of 3 year Financials, KYC Papers, Different Government Registration document, MOA, AOA and Property Documents.
* Pulling out CIBIL Report for the Borrower.
* Analyzing the Bank Statement (Debit and Credit Summation).
* Preparing the Executive Summary about the firm.
* Preparing Financial Data and Provisional’s.
* Preparing CMA Data.
* Pre- Sanction Visit with Bank Officers.
* Completing the Banking Formalities for Sanction.

***Accountant***

 Employer : - Ashok Builders

 Designation : - Accountant

 Duration : - July 2013 - December 2014

**Job Description** : -

* Handled Books of Accounts & Working on Ledgers, Sales and Purchase Register.

- Generation of Invoice Bills on Tally

- Daily Payment and Receipt Entry on Tally

- Petty Cash Entries

- Ensuring accurate inputting of details such as luxury tax

* Monthly filing of Luxury Tax Payment based on sales revenue.
* Income/Receipt booking in the accounting system.
* Tracked and documented of Vat Entry into company system.
* Bank Reconciliations: Review of company accounts basis bank statements.

***Marketing & Business Development:***

* Researched & Identified new travel portals where our Service Apartments can be advertised.
* Promoted our service apartments through registration, picture uploads and apartment descriptions on various websites.
* Responded to new client queries pertaining to Service Apartment description, locations, rates, budgets & service tax rates.
* Luxury Bungalow Marketing & Promotions to Media Production Houses. Communicated details such as features, facilities, rate-options, tax implications.

***SUMMER INTERNSHIP:-***

Company : - Supermax Personal Care Pvt. Ltd.

Duration : - 5th May - 5th July 2012

Title : - Analysis of Financial Statement of Supermax Personal Care Pvt. Ltd.

**Project Responsibilities Included:**

* Understood company overview (Vision, Mission & Values), and product portfolio, market share in India.
* Organizational SWOT Analysis, comparing Supermax Personal Care to Gillette.
* Bank Reconciliation - identified the difference between debit & credit for Supermax Personal Care.
* Reconciliation of Balance Sheet and Profit and Loss sheet.

**Education**

* Master of Business Administration (Finance) from Mumbai University
* Bachelor of Commerce from Mumbai University
* H.S.C from Maharashtra State Board
* S.S.C from Maharashtra State Board

***COMPUTER PROFICIENCY:-***

* MSCIT (MS Excel, MS PowerPoint, MS Word)
* TALLY 9.0
* Operating Systems :- Windows 7 ,8 & 10

***FINAL PROJECT:-***

**Subject** : - Research Project on **“RURAL FINANCE”**

* Represented an overview of rural finance and India’s Rural Finance Landscape.
* Identified formal & informal providers of Rural Finance in India.
* Articulated limitations of access to Rural Finance (Why Banks are reluctant to lend to rural clients?)
* Studied recent efforts taken in India to improve access to Rural Finance such as Self Help Groups (SHGs) and Microfinance.
* Case Study On: “FODDER SCAM” (Chara Ghotala).

***EXTRA CURRICULAR ACTIVITIES:-***

* Participated and Co-ordinate in “Kshitij Job Fair” by “Retail in Thane” at “Tip-Top Plaza” Thane.
* Participated in College Fest “Goonj” in Fashion Show Competition.
* Participated and Co-ordinate in College Job Fair.

#### **PERSONAL DETAILS**

**Nationality** : Indian

**Marital Status** : Married

**Date of Birth** : 28th April 1991

 **Visa** : Valid from 11th July 2017 to 07th Oct 2017 (Tourist Visa)

**Language Known** : English, Hindi, Marathi and Malayalam

**STRENGTHS**

* Innovative.
* Punctuality.
* Serious toward work.
* Leadership and mentoring skills.

**DECLARATION:-**

 I hereby declare that all the information given above is true to the best of my knowledge and I hold the responsibility of its authenticity.

Date:

Place: -Dubai