 **CURRICULUM VITAE**

**Niyas**

**Email : [niyas.375045@2freemail.com](mailto:niyas.375045@2freemail.com)**

***Career Objective:***

To obtain a challenging position in a growth oriented firm offering expansion, potential and responsibilities and to acquire valuable experiences thus contributing towards the career, prosperity and efficiency in continuing with the growth of the firm.

***Educational Qualifications:***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Degree** | **Name of the Institution** | **Branch** | **Board of**  **Study** | **Year of Pass** | **Aggregate** |
| MBA | Bharathiay University, Tamil Nadu | Information Systems | University | December 2016 | **57%** |
| B.Sc | K.S.R College of Arts &  Science, Tamil Nadu | Elec &  Comm. | University | March  2009 | **70.23%** |
| HSC | ABV Higher Secondary School, Kerala | Computer Science | State Board | March  2006 | **59.6%** |
| SSLC | ABV Higher Secondary School, Kerala | **-** | State Board | April  2004 | **69%** |

***Computer & Software Skills:***

* Six months of vigorous training in .NET with National Institute of Information Technology.
* Six months of training in CCNA with GIT Technologies.
* Six months of training in Hardware & Networking with GIT Technologies.

***Strength:***

* Good Team player.
* Good communication skills for interaction with clients.
* Adaptable and flexible to any kind of environment.
* Good Leadership qualities.
* Capable of analyzing and resolving any avalanches.

***Professional Experience:***

**The Company : Sutherland Global Solutions, Nov 2014 to Oct 2017**

**Designation : Senior Consultant**

**Role : PHH Conventional Pre UW**

* Worked as Environmental Insurance Pre UW with Argo.
* Worked as conventional Pre-underwriter with PHH.
* Worked as Processor and Closing agent with Freedom mortgage.

# *Job Profile & Responsibilities:*

* Creating Environmental submissions for the files received from brokers.
* Indentify appropriate insurance coverage for the insured’s
* Rate the submissions created by the submission team and route it to the onshore UWs.
* Verifying Credit, Asset, Income and Property documents.
* Verifying the credit report for complete borrower information and property information.
* Used to verify for the borrower Liquid assets like Savings, checking, Certificate of deposits as per DU finding and guidelines to check borrower Closing and Reserves requirement.
* Verifying all income documents like pay stubs, Tax returns 1040, W2, Social Security income, pension disability income, subject property rental income and additional properties rental income.

**The Company : Tata Consultancy Services, Feb 2010 to Oct 2013**

**Designation : Process Associate**

**Role : BPO Workflow Specialist**

# *Job Profile & Responsibilities:*

* Worked as a processing officer of Default Mortgage loans.
* Assisting the client as per SLA guidelines.
* Communicating with the clients for queries and clarifications.
* Reviewing file status, responding to attorney, auditing the loan on daily basis.
* Providing the required legal documents and calculating the payoff and reinstatement amount of the loan as per attorney’s request.
* Follow up with attorney in a timely manner to complete the milestones.
* Conducting team huddles on the regular basis.
* Member of Expert team for the process initiatives and implementations.
* Administrate employees and dividing responsibilities to ensure performance.
* Assist management in preparing MIS report.

## *Personal Information:*

Nationality : Indian

Date of Birth : 06th January 1988

Marital Status : Married

Languages Known : English, Hindi, Tamil & Malayalam.

## *Passport Details:*

Date of issue : 22nd May 2014

Place of issue : Cochin - India

Validity : 21st May 2024

Visa Status : Visit Visa.

***Career Overview:***

Based on my work-experience, I am able to handle extensive work under pressure and possess the ability to quickly adapt myself to different working environments if needed, thereby providing a high out-put in quality time. As an enthusiastic person by nature, I am always seeking ways to develop my skills with new trends & technologies to the growth and development of my workplace and myself.

***Date : (Niyas)***

***Place :***

\*\*\*\*References available upon request\*\*\*\*