

**PURNIMA**

**Job Objective**

SME Quality/Analyst trained for attention to detail. Looking forward to apply my 9+years of Mortgage underwriter, Team Lead, Coordinator and auditing experience to help the company maintain and achieve higher standards of accuracy with consistency.

**Summary**

* Worked with Quattro mortgage as a Team Lead (Subject Matter Expert) – Loan auditing.
* Worked with TCS as a Sr. Process Associate (US Mortgage underwriter)/Loan Auditor.
* Worked with MetLife operations India as a mortgage underwriter.
* More than two years of experience as a Sr. Process Associate (US Mortgage underwriter/Trainer) with WNS Gurgaon, India
* One year with BHEL (Govt. Company) India as MIS and Back office Trainer.
* Efficient in providing training and MIS with hands on Excel & PowerPoint.
* Comprehensive knowledge of US Mortgage underwriting guidelines and restrictions for conventional and government-insured loan programs for both conforming and non-conforming mortgages.

**Additional responsibilities**

* New hire trainings, Refresher trainings and PKTs
* Content Development, TNI and TNA
* Call Quality and Feedback
* Tailor Made training solutions per business requirements
* Maintaining a track of daily processed transactions and reporting on a timely and accurate manner to Process
* Client Calibrations
* Follow through with the borrowers, loan processors, loan originators and management throughout all the phases of underwriting process.

**Employment Details**

**Aug 2016 - February 2017,**

**2017.**

Designation: **Subject Matter Expert** **–** **Quality Loan Processing** Job Profile:

* Analyzed borrowers credit profile, collateral and capacity to repay the proposed mortgage obligation.
* Reviewed Closing documents like, Note, Mortgage, Title, Appraisal, Final Application, GFE and all the closing documents provided by the borrower.
* Reviewed proof of income documents like, Tax returns, Paystubs, 4506-T, Bank statement, Profit & Loss document, credit report and other documents.
* Calculated/reviewed borrower monthly income.

**Employment Details – Tata Consultancy Services, Pune**

**April 2013 – Mar 2015**

Designation: **Sr. Process Associate**

Job Profile:

* Processed/Reviewed confirming and non-confirming loan for US mortgage.
* Reviewed Closing documents like, Note, Mortgage, Title, Appraisal, Final Application, GFE and all the closing documents provided by the borrower.
* Reviewed proof of income documents like, Tax returns, Paystubs, 4506-T, Bank statement, Profit & Loss document, credit report and other documents.
* Calculated/reviewed borrower monthly income.
* New hire trainings, Refresher trainings and PKTs
* Content Development, TNI and TNA and Reporting.

**Employment Details – Navistar Consultancy WLL (Bahrain)**

**Mar 2011 to Jan 2013**

Designation: **International Recruitment (Middle East)**

Job Profile:

* Hired full-time professionals ranging from labour class up to Director Level in manufacturing industries.
* Helped craft job descriptions for job titles across different departments
* Coordinated with the Recruitment Manager
* Screened candidates and carried out interviews.
* Coordinated with the Recruitment Manager
* Ability to maintain excellent working relationships

**Employment Details - MetLife Global Services P Ltd**

**Nov 2009 to July 2010**

Designation: **Sr. Process Associate**

Job Profile:

* Underwriter confirming and non-confirming loan for US mortgage.
* Backend of the Team Lead and helped & trained other team members regarding process related issue.
* New Hire Trainings, Refresher Trainings and PKTs
* Content Development, TNI and TNA
* Tailor Made training solutions per business requirements
* Reporting and Reviewing Mortgage Closure documents
* Client Calibrations
* Compliance Adherence

**Employment Details - WNS Global Services P Ltd.**

**Feb 2007 to May 2009**

Designation: **Sr. Process Associate**

Job Profile:

* Got certification of mortgage underwriter.
* Done training and processing with 100% accuracy.
* Maintained daily EOD report to the client and selected for quality check of the EXL employees from the client side.
* Backend of the Team Lead and helped & trained other team members regarding process related issue.
* To ensure compliance of timeline and accuracy as per TAT provided for submission of Mortgage files.

**BHEL (Bharat Heavy Electricals Ltd.)**

**Dec. 2005 to Dec. 2006**

Designation: **MIS Executive**

Job Profile:

* Training on BHEL Intranet Cash Collection System (CCS)
* Training on process for Generation of Received Cheques
* Training on process for generation of Enquiries, Offers & Purchase Order through (ESPMS)
* Training on process for Payments Linkage along with the Finance Department.

**Achievements**

* Winners of Best Performer Award in WNS for 2008
* Recurrent Client Appreciations

**Academics**

* B.Com from University of Himachal Pradesh in 2003.
* Passed 10+2 with Commerce from HP Board, in 1999.

**Professional Qualifications**

* Two year diploma in **Information Technology** from NIIT, Delhi.

**Strengths**

* Excellent Interpersonal Skills.
* Hard Working
* Discipline and Punctual.
* Optimistic
* Goal oriented
* Self-motivated

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| **Personal Details** |  |  |
| Date of Birth | : | 16th May 1981 |
| Nationality | : | Indian |
| Marital Status | : | Married |
| Languages Known | : | Hindi, English |
| Visa Status | : | Visit  |
| Email | : | Purnima-396970@gulfjobseeker.com  |

I am available for an interview online through this Zoom Link https://zoom.us/j/4532401292?pwd=SUlYVEdSeEpGaWN6ZndUaGEzK0FjUT09 I am available for an interview online through this Zoom Link https://zoom.us/j/4532401292?pwd=SUlYVEdSeEpGaWN6ZndUaGEzK0FjUT09

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