[JITHIN.303874@2freemail.com](mailto:JITHIN.303874@2freemail.com)

JITHIN

CAREER OBJECTIVE

Seeking suitable positions in organizations of repute to be able to utilize over 4 years of work experience in large organizations on banking and financial services, auditing and accounting; towards the growth and operations of the organization.

EXPERIENCE

Lead Associate, QA and Auditor

Indecomm Global Services, Bangalore - May 2017 - Nov 2017 (7 months)

Quality Assurance and Audits of new or modified loan applications/systems according to Standards and Business Requirements; for Ditech Home Loan company.

* Review documents for accuracy
* Credit, Asset & Income Analysis
* Cash-Flow Analysis
* Compliance Audit
* Identify and facilitate resolution of non-conformances by identifying owners US Mortgage Underwriting Associate

Sutherland Global Services, Cochin, Kerala - March 2015 - May 2017 (2.2 years)

Based on Fannie Mae and Freddie Mac guidelines, analyze whether loan qualifies credit, income asset and compliance requirements and approve the loan based on the Debt-to- income calculation.

* Loan-to-Value and Debt-to-Income Ratios
* Conforming Loans, HOI, Harp Loans
* Tax returns verification
* Risk Assessment and Credit report
* Title and Appraisal
* Tax and insurance

Bookkeeper

Teletel Services, Cochin, Kerala - Jul 2014 - Feb 2015 (7 months)

Maintain the company's general ledger that contains details about financial transactions, from payments and deposits to information about payroll, accounts payable/receivable and small-scale inventory manager.

Accountant and Audit Assistant

Mathew and Co, Chartered Accountants, Kerala - Oct 2013 - Jul 2014 (9 months)

Concurrent audits involving verification of new account opening forms, cheques rendered, agricultural loan disbursement forms for private banks like Indian Bank, South Indian Bank.

Internal audits to verify the purchase, sales registers and trial balance against the in- house application called DMS for Retail Corporate (Supplyco).

EDUCATIONAL QUALIFICATIONS

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| --- | --- |
| Particulars | School / University |
| M.Com | MG University, Kottayam, Kerala - 2018 |
| B. Com | MG University, Kottayam, Kerala |
| 12 th | BHSE, Kerala State Board (PCMC) |
| 10th | CBSE, Kendriya Vidyalaya, Bangalore |

SKILLS

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| --- | --- |
| Core Skills | Mortgage Underwriting, Accounting, Auditing, Tally ERP 9 |
| Typing Speed | Average of 30-35 words per minute |
| Microsoft Package | Microsoft Office (Word, Excel, PowerPoint) |
| Certifications | Diploma in Computer Financial Accounting (DCFA) |

PERSONAL DETAILS

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| --- | --- |
| Date of Birth | September 22, 1988 |
| Sex | Male |
| Marital Status | Married |
| Nationality | Indian, Native of Kerala |
| Languages Known | English, Hindi, Malayalam, Tamil |
| Location Preference | Available for immediate joining in Dubai only |
| Visa Status | Currently Visiting Visa; Spousal Visa post 15 Feb 2018 |
| Strengths | Committed, systematic, process oriented and meticulous approach towards work. |