

## ***CURRICULUM VITAE***

### **NIVETHA V**

#### **Career Objective:**

To work in a challenging environment where my knowledge can be benefit the organization and prosper self as well.

#### **Core Strengths:**

Mortgage Loan Processor with advanced knowledge of all facets of loan processing, project management and technical support. Skilled in collaborating with all members of an organization to achieve organizational goals and objectives. Instrumental in streamlining and improving processes, enhancing productivity, and implementing solutions.

#### **Educational Qualification**

<b>EXAM/DEGREE</b>	<b>YEAR OF PASSING</b>	<b>NAME OF INSTITUTE</b>	<b>UNIVERSITY/BOARD</b>	<b>PERCENTAGE</b>
Master of Business Administration (MBA).	2022	University of Madras	Madras University, Tamilnadu.	80%
Bachelor of Commerce.(B.com)	2017	Sri Muthukumaran Arts & Science College, Chennai.	Madras University, Tamilnadu.	59%
12 <sup>th</sup> Board	2014	Government Higher Secondary School, Chennai.	State Board, Tamilnadu.	58%
10 <sup>th</sup> Board	2012	St. Theresa Girls Higher Secondary School, Chennai.	State Board, Tamilnadu.	64%

#### **Skills:**

- Excellent communication skills
- Ability to work under pressure
- Positive attitude towards work and relationship management

## Work Experience.

### AUDITOR OFFICE (INTERNSHIP) From July 2017 – December 2017

Learned the process how to manage basics account for the billing and file management.

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**Organization** : WINGS SCIENTIFIC SOLUTION.  
**Designation** : MANAGING ACCOUNTS.  
**Job Location** : India/Chennai.  
**Experience** : One year (From Jan 2018– Dec 2018).

#### **ROLES & RESPONSIBILITY:**

Managing all accounts like Credit and Debit files also Petty cash & cash management like daily transactions in the Business also maintaining the bills for the daily bases also creating bills for Invoice process work in TALLY ERP9.

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**Organization** : JORDAN SFETY SYSTEM.  
**Designation** : MANAGING ACCOUNTS.  
**Job Location** : India/Chennai.  
**Experience** : One year (From Jan 2019– Jan 2020).

#### **ROLES & RESPONSIBILITY:**

Managing all accounts like Credit and Debit files also Petty cash & cash management like daily transactions in the Business also maintaining the bills for the daily bases also creating bills for Invoice process work in TALLY ERP9.

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**Organization** : ACCENTURE. (Payroll- 2COMS)  
**Designation** : Mortgage Loan Analyst.  
**Job Location** : India/Chennai.  
**Experience** : Two year Two months (From Feb 2020– April 2022).

#### **ROLES & RESPONSIBILITY:**

##### ***Mortgage Loan Processor***

Accenture Solutions Private Limited - Feb 2020 – April 2022

- ✓ Worked in PPR (Pre-Purchase Review) Team in 2.2 Years
- ✓ Review the Compliance In PPR File.
- ✓ Responsible for collecting and verifying all documentation required for loan submission is complete and in compliance.
- ✓ Working with each client collecting all documentation make sure all documents are signed and dated correctly that is required by the investor/lender and government for final loan approval and clear for closing status.
- ✓ Includes verifying income and employment documentation to verify ratios are in line for loan program and loan to value is in line for loan requirements.
- ✓ Gathering all documentation necessary for closing including mortgagee clause changes for homeowners insurance.

- ✓ Verifying all invoices and fees necessary for closing, and ordering the closing package and title to the subject properties are clear.
- ✓ Following up with our clients and making sure clients understand all documents they are signing and are aware of items they have provided and insure all items are secured with the highest securities and confidential at all times.
- ✓ Funding responsible for following up with title and lender to verify loan in compliance and funding approval received.

## **HARDWARE:**

- I am easy to work with yet challenges those around me to do our company work.
- I am focussed on my work and the end goal and works hard towards that.
- I have always been a delight to work with - always smiling, laughing, and working hard.
- I am extremely adaptable, works very hard, and ensures all of my work is accurate.
- I am hard working, trustworthy, straight forward and very pleasant to work with.

## **Personal Profile**

Name : NIVETHA.V  
 Father's Name : VEKATESAN.K  
 Address : S1-B- Block Victory Square, 4th Guruswamy Nagar, Near Kidzeey  
 School, Anakaputhure, Chennai- 600070.  
 Telephone No : +91 9360877629, 8124451944  
 E-Mail Address : nivetha121819@gmail.com.  
 Date of Birth : 19<sup>th</sup> JUNE 1997  
 Sex : Female  
 Marital Status : Married  
 Nationality : Indian  
 Languages Known : English, Tamil.

## **Personal Traits**

As I believe HARDWORK is the key to SUCCESS and CHARACTER to PERSONALITY, I always keep myself Proactive, Industrious and Good natured.

**Date:**

**Place:**

**(NIVETHA V)**