

RESUME

KIRAN SHRIDHAR GAWAS

DATE OF BIRTH: 14- September -1990

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Address: 2/19, JALGAONKAR CHAWL, MAJASWADI, THAKUR NAGAR, JOGESHWARI (E), MUMBAI 60.

OBJECTIVE

Aiming to achieve a challenging & successful career where I can make a significant change using my innovative ideas, knowledge, skills and experience with the objective of development & growth of the organization and self.

PROFESSIONAL EXPERIENCE

Sutherland Global Services

04th January 2021 to till date

Designation: Associate-Transaction Processing

Department: Service Delivery Operation (Embrace Home Loan) - US Mortgage

Responsibilities:

- Currently working as Credit Analyst (Underwriting) for the Embrace Home Loans client under the Service Delivery Operation Department.
- Reviewing appraisal report of subject property sent by the appraiser and approve if there is no revision.
- Reviewing the title VS appraisal and sending back to appraiser if any correction require.
- Reviewing documents: Title, Flood certificate, Condo Questionnaire, Purchase agreement, 1004D re-inspection document, Drive Report (Fraud Risk Report), Flood Certificate, HOI, Mortgage Statement and putting condition if documents not available in Empower.
- Providing an efficient services by verifying and Analyzing all the Borrower's detailed Loan & Property related information for the loan assigned to us by client
- Worked on Conventional, FHA, FHA Streamline, VA, Refinance and Purchase Loan files.
- Calculations of borrowers qualifying income (salaried and Self-employed)
- Borrower including all other types of income (SSA, Pension, Bonuses, Overtime, Commission)
- Credit report, Pay stubs, W-2s, Bank Statements, Tax Certificate.
- Payoff Statement, Credit Supplements, Purchase Contract etc.
- Running AUS finding (DU & LP) to make sure that the loan case file meets all the necessary requirements.
- Updating system with latest document received, generating Revised 1003, Sending completion mail to onshore U/W.
- Reviewing condition Loan files and giving decision on it.

Venkat Associates

January 2016- July 2020

Deputed to Indusind Bank.

Location: Andheri East

Designation: Executive

Responsibilities:

- Handling Credit Card Operation Process.
- Making Credit card Report.
- Handling Credit Cards Dispatch Activity.
- Checking daily Credit card application processes with sending MIS Updation.
- Handling Credit Card & Personal Loan Staging Process & Sending Stage Change MIS.

- Sampling of Credit Card & Personal Loan Applications & Sending Errors to concern Vendor.
- Checking of CKYC related Customer Documents.
- Checking CKYC data and rectify errors.
- Scan Image Upload Recon & Sending MIS.
- Handling Discrepancy MIS & Sending Resolutions to Vendors.
- SOL Files Upload & Publish Report to PAN India.
- Credit Card Production Recon Activity.
- Handling Credit Card linking with Jet Airways Facilities for Dual Card Holders.
- Preparing Credit Card Weekly TAT MIS for Stage Movement.
- Sending Decline SMS and Letters to Customers.
- Signature verification in Finacle.

Dy. Collector (ENC/REM), Colaba Division

June 2014 -December 2015

Location: Colaba, Mumbai

Designation: Computer Operator Cum Clerk

Responsibilities:

- Typing all kinds of official letters, Notices in Marathi & English as per sites.
- Putting Election Roll data, Proof of Tenants in Annexure –II.
- Sending Letters to Competent authority like BEST to verify details of tenants.
- Keeping record update as per division wise and societies wise.
- Reply to RTI Letters.
- Handling filing work.
- Making Annexure -II of all SRA projects as per sites.
- Sending daily reports to Senior via Mail.

Reliance General Insurance

January 2013 – February 2014

Location: Goregaon East, Mumbai

Designation: Operation Executive

- Handling & Maintaining Cheque Bounce Policy Cancellation Process.
- Preparing Daily, Weekly and Monthly MIS Report.
- Downloading & Uploading Data online.
- Excess Refund- Preparing the data for excess refund cases.
- Banking Operation Process.
- Co-ordination with all Branch Service Managers regarding non deposition of cash & cheque
- Keeping Records of dispatch for cancelled policies.
- Reporting to Senior by Mail.

TECHNICAL KNOWLEDGE

OPERATING SYSTEMS	APPLICATION TOOLS
MS-Word, MS-Excel, MS-PowerPoint, LOS, I-Works Banking Software, Finacle and MS Outlook.	Finacle, I-Works Software, Tally 9.0, Internet Utilities and 40 W.P.M typing speed in English & Marathi.

SCHOLASTIC RECORD

Degree/University	Institution	Year	Score
B. Com., Mumbai University	MPES College	2012	60.00%

QUALITIES

- Confident
- Grasp of any new subject
- Hardworking
- Adaptability
- Dedication
- Understanding
- Committed

PERSONAL DETAILS

Marital Status: Single

Email ID: kirangawas2@gmail.com

Nationality: Indian

Languages Known: English, Hindi, Marathi.

Date _____

Place _____

Yours Faithfully
(Kiran S. Gawas)