**Ghanshyam Choksi (724085)**

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Objective

**I am an Associate nearly 2 years 2 month of practical experience in Mortgage department analytics, having the potential for becoming an invaluable asset to your organization. Sound exposure to Accounting & Financial Management, Taxation & Auditing of individuals & partnership firms. My constant drive to enhance my knowledge is my strength as I am aware of the latest concepts and techniques available**

Role Responsibilities

* Monitoring the functioning of financial processes identifying improvement arrears and implementing adequate measures to maximize customer satisfaction level
* Spearheading process automation initiatives to ensure max efficiency in process operations
* Identifying improvements areas and implementing measures to maximize customer satisfaction levels and improve TAT in resolving customer queries
* Assigned work to team member as per the flow chart
* Lead, motivate, counsel, develop and coach team members to meet unit's target. Also ensure adherence to TAT. SLA and other BPS's are met.
* Setting up targets/goals for the process & maintaining critical Quality, Turnaround time and SLA as agreed.
* Forecasting of volume during month and whenever required during the month
* Develop training manuals, flow charts, monthly test, training schedule and Couse documents
* Provide Cross training to team members to effectively handle High Volume Situations and reduce idle Time. Conduct needs analysis and facilitate / impart process & soft skill straining
* Preparing MIS reports, other statements and presentation with a view to apprise management of the process operations ( Weekly Deck, Kent, Reconciliation & Outage clearing Report, UPT Master, Quality MIS)
* Conducting Hurdle and pass on the Updates to team.

Technical Skills

|  |  |
| --- | --- |
| **Software** | LSAMS Banking Mortgage Software, MS office, Tally version and Taxation programmed |
| Tools | Recon Tools |
| **Domain Experience** | US Mortgages : Expertise in funds application and reconciliation process servicing of Mortgages |
| **Management Experience** | Trainer & SME for all activities of Cashiering |
| **Business Development** | Assisted Kaizen Buddy up Project. Assisted Macro for data consolidation - Formation of auto link to update all figures in process summary automatically |

Award Details

|  |  |  |  |
| --- | --- | --- | --- |
| **Title** | **Category** | **Sub-Category** | **Received On** |
| On The Spot Award | Awards for Excellence | On The Spot Awards | 30/10/2014 |
| BPS-Star Performer | BPS Awards | Monthly Awards | 01/10/2014 |

TCS Experience Summary

|  |  |
| --- | --- |
| **Customer** | Nationstar Mortgage LLC |
| **Role** | Workflow Specialist |
| **Period** | 22/10/2012 to 02/01/2015 - 26 Months |
| **Technical Skills** | Handling Team as SME, adherence to TAT, SLA's are met, Preparing MIS and all management reports which representing the Team. |
| **Achievement** | Assisted Kaizen Buddy up Project - increase Quality and Productivity  Assisted kaizen Macro for data consolidation - Formation of auto link to update all figures in process summary automatically  Manage PCA reconciliation and balancing tool  Best team award in month of March'13  Awarded R & R in the month of Sep'14  Awarded Lean Six Sigma Certificate |
| **Description** | Nationstar Mortgage is a leading residential mortgage services company providing servicing, originations, and real estate services to homebuyers, homeowners and financial partners. |

Previous Experience Summary

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| --- | --- |
| **Organization** | Reprographic System & Supplies |
| **Customer** | Machinery Supplier |
| **Role** | Branch Accountant |
| **Period** | 06/02/2012 to 20/10/2012 - 8 Months |
| **Technical Skills** | Handling bank reconciliation, account finalization, preparation of various reports, preparation of Financial Account Statement, Trial Balance, Profit & Loss Account and Balance sheet |
| **Achievement** | Recover the market debt from 25 lacs to 8 lacs. |
| **Description** | Machinery Supplier and also servicer after selling machinery |

|  |  |
| --- | --- |
| **Organization** | Rajni Joshi Taxation Consultancy |
| **Customer** | Tax Consultancy |
| **Role** | Consultant |
| **Period** | 02/04/2007 to 17/04/2011 - 49 Months |
| **Technical Skills** | Academically proficient with Bachelors in Commerce with knowledge of bank reconciliation, account finalization, preparation of various reports, preparation of Financial Account Statement, Trial Balance, Profit & Loss Account and Balance sheet |
| **Achievement** | Hands on experience in matters related to Service Tax, Sales & Income Tax, VAT & related Acts and overall Book Keeping for Individuals & Partnership firms |
| **Description** | Taxation and Accounts Professional |

Experience Details

|  |  |
| --- | --- |
| **TCS Experience** | 2 YEAR(S),2 MONTH(S) |
| **Prev. Experience** | 0 YEAR(S),10 MONTH(S) |
| **Total Experience** | 3 YEAR(S),0 MONTH(S) |

Competency Details

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Competency Area** | **Sub-Competency Area** | **Sub-Competency Area1** | **Sub-Competency Area2** | **Sub-Competency Area3** | **Proficiency** |
| Lean Six Sigma (LSS) |  |  |  |  | E2 |
| BPO - Analytical Thinking |  |  |  |  | L1 |

Trainings

|  |  |  |  |
| --- | --- | --- | --- |
| **Program/Course** | **Duration (mins)** | **Start Date** | **End Date** |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 18/08/2014 | 18/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 25 | 25/08/2014 | 25/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 07/07/2014 | 08/07/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 30 | 16/06/2014 | 17/06/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 03/10/2014 | 03/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 40 | 09/10/2014 | 09/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 26/09/2014 | 26/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 08/10/2014 | 08/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 15 | 28/09/2014 | 28/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 40 | 17/09/2014 | 17/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 08/10/2014 | 08/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 15 | 26/09/2014 | 26/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 8 | 16/10/2014 | 16/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 20/10/2014 | 20/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 03/11/2014 | 03/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 04/11/2014 | 04/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 8 | 23/10/2014 | 23/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 8 | 13/11/2014 | 13/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 8 | 14/11/2014 | 14/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 17/10/2014 | 17/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 12/11/2014 | 12/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 25 | 22/10/2014 | 22/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 11/08/2014 | 12/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 25 | 21/08/2014 | 21/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 04/09/2014 | 04/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 07/10/2014 | 07/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 25 | 28/09/2014 | 28/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 30/09/2014 | 30/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 25 | 10/11/2014 | 10/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 05/11/2014 | 05/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 83 | 06/11/2014 | 06/11/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 20/08/2014 | 20/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 17 | 28/08/2014 | 28/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 75 | 02/09/2014 | 02/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 24/09/2014 | 24/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 09/10/2014 | 09/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 30 | 24/09/2014 | 24/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 24/09/2014 | 24/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 15 | 07/10/2014 | 07/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 15 | 26/09/2014 | 26/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 03/10/2014 | 03/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 15 | 19/09/2014 | 19/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 08/10/2014 | 08/10/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 15 | 30/09/2014 | 30/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 60 | 16/09/2014 | 16/09/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 30 | 06/07/2014 | 07/07/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 30 | 03/08/2014 | 04/08/2014 |
| BPS-Product & Process Trainings (PnP)-ILT | 20 | 17/07/2014 | 18/07/2014 |
| BPS-Adhoc CLP-ILT Workshop | 180 | 01/08/2014 | 01/08/2014 |

Certifications

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| --- | --- | --- | --- |
| **Title** | **Version** | **Acquired On** | **Expires On** |
| **Lean Six Sigma Green Belt Certification [TCS Internal] TCS BPO** | **1.0** | **06/10/2014** | **-** |

* Pursue **Bachelors in Law** with knowledge of **Analyzing the Fair Credit Reporting Act, Avoiding UDAAP Violation, Theft & Red flag Policy Assessment,** **Discovering FHA Programs, Evaluating ECOA,** **FACT Act: Getting to Know the Red Flags Rule,** **Fair Lending - The Essentials, Privacy in Mortgage Lending, Reviewing Debt Collection Practices, Reviewing Debt Collection Practices, Service members Civil Relief Act** in mortgage industries.

Education Summary

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| --- | --- | --- |
| **Qualification** | **Subject** | **Percentage/Grade** |
| Bachelor Of Commerce | Commerce | 53 |
| Bachelor Of Law | Law | B |