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| **CURRICULUM VITAE** |

**Anu Krishnan**

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| **Contacts**  **E-Mail:**  **Anushya1606@gmail.com**  **Phone Number:**  (Mobile) +91 9790976841  **Present Address:**  T4 - 104, Prince Highlands, 1/350 Mount Poonamalle High road,  Iyypanthangal,  Chennai - 600056. Personal Details: **Date of Birth:** 06-07-1991  **Sex:** Female  **Marital Status:** Married  **Nationality:** Indian  **Languages Known:**  English, Tamil  **Extra-curricular activities and Hobbies:**   * Cooking * Shuttle   **Title:** Knowledge Engineering  **Role:** Senior Process Executive  **Process:** Supply Chain  **Experience:** June 2015 to July 2016  **Title:** Nation Star  **Role:** Transaction Process Executive  **Process:** Residential Mortgage  **Experience:** August 2012 to May 2015  **Place: Chennai**  **Date:** | |  | | --- | | **Objective** |   I look forward to devote my skills and knowledge for the fulfillment of the goals, vision and success of the company and my goals. I aim to pursue a career predominantly in the field where I can use my relevant experience and academic background while providing myself wider exposure and an opportunity to learn.   |  |  | | --- | --- | | **Professional Experience** |  |  * Overall 9 Years of wide experience in Residential Mortgage & Commercial Mortgage. * In addition, I have also been cross trained to “Spreading Financials in MRA application” whereby I ensure that the financials are updated correctly in Moody’s Risk Application.  |  | | --- | | **Skills/Experience** |  |  | | --- | | **HCL Technologies:** |   **Duration**: Jan 2017 to till date  **US Residential Mortgage\_ Underwriting Associate:**  Reviewing and evaluating loan documentation as per underwriting guidelines.  Reviewing and verifying borrowers income, Credit and asset documentation.  Submitting and clearing conditions as required by underwriting perspective.   |  | | --- | | **HP:** |  * Receiving project request from our customer to build HP products like Desktops, Notebooks & Workstations according to their requirement. * Project would be received in a Project management tool called Everest. * Creation of Specialized services/settings per the Customer’s requirements in SAP GPG. * Adding customized and Standard AVs in KMAT (SAP GPG) and setting up the rule as per Matrix sheet (Program Matrix and System Configuration Matrix)). * Creating Test Case Input file to check the feasibility of the customer requested configuration. * Customized Configuration will be tested in automated tool called PCR Manager (Black Box Testing) to see the feasibility of the configuration. * SKU BOM creation (Bill of Material) in SAP GPG with respect to requested manufacturing plants (Basically in transaction code CS01 or ZSRP). * Will work with the Pricing team to define the product hierarchy and setup the price in Global system. * Make the SKU orderable through regional Order Management systems. * Deliver the final deliverable called RSSC to factory and it's an input for them to start the production.   **ACCENTURE SOLUTIONS PVT LTD:**   * Scrub and Setup the loan into the process with checking up with 4C’s moved to first pass. * Knowledge of Pipeline Monitoring process in which we will validate the documents from the borrower that is required for Conventional Refinance Underwriting and moving the loan through different processes till it funds. * Pre-Underwriting in Residential mortgage * Initial Underwriting with the docs like 1003-Borrower information, Analyzing Base File docs like Note, MI, Appraisals. * Loan Origination, Reviewing 1003, Verifying Property Information, Borrower’s Information, Employment Information, Monthly Income and Combined Housing Expenses Information. * Extended expertise in Analyzing, Processing and Validating the loan documents i.e.1003, Credit Report, Income and asset document and Appraisal. * Capable to do the all form of income calculation (Salaried, Self-employed, Other Income’s,) for the respective loan programs.   **Commercial Lending:**   |  | | --- | | **Career Achievement** |  * Here, I am a part of Commercial team in which we will spread the borrower’s financials such as balance sheet and income statement in MRA application. I have trained on business financial statements (BTR & Company prepared statements) * Emerging Star Award among Batch3 with the quality of 98% with cycle time of an average of 35mins with 8 loans processed for the month October 2013. * Best Innovator Award received for the Year 2014. * Numero Uno Award received for the Month October 2015. * Star of the Month of January to February for the year 2016. * Won Championship in Volley Ball and Football during Annual Sports meet conducted by Accenture Credit Services on August 2015. * Reviewed and Delivered 124 loans with cycle time of 45 mins per loan for the month of March 2016 with the Quality Score of 99.50%. * Star of the Excellence Award for the month from June to November on 2016.  |  | | --- | | **Education** |  * **Bachelor of Business Administration** from SNDB Vaishnav College for Women with an aggregate of 73% in 2012, Chennai. * **Higher Secondary** from Dr. V. C. M matric Hr. sec. school with 83% in 2008, Chennai.  |  | | --- | | **Strength** |  * Communication Skills. * Good Team Player. * Flexible to work. * Effective planning time management and execution with maximum perfection.  |  | | --- | | **Declaration** |   I hereby declare that the information furnished above is true to the best of my knowledge.    **Signature** |
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