

Summary

MBA (Finance) qualified professional with strong decision making, communication, time management, Technical understanding & multitasking skills. Self-motivated person with extreme interest in identifying process improvement opportunities.

Skill Highlights

Technical skills

- Strong Mortgage and Financial Analysis knowledge and proficient in US Mortgage.
- Experienced in MS Excel using formulae in SUMIF, SUMIFS, INDEXMATCH, CONCATENATE, VLOOKUP, HLOOKUP, PIVOT, FORMATING, PeopleSoft, SAP S/4 HANA & Tally.
- Proficient in Operating Systems like Windows Platform.

Work Experience

Ford Motor Private Limited – Chennai, TN. (from Nov'22 to Mar'23)

- 5 months of experience in North America Intercompany Payables, Settlement Managing payment of invoices via Netting & CCAPS process, operational excellence, business process transition, forecasting, variance analysis, reconciliation, financial reporting validation, Month close activities.

Fulcrum Commercial Real Estate – Chennai, TN. (from May'21 to Nov'22)

- Designated as Subject Matter Expert, assessing work and ensuring Financial Analysis of Property for US Mortgage Loan underwriting, business process transition, budgeting, forecasting, variance analysis, reconciliation, financial reporting and Appraisal report validation, Rent roll analysis.

Accenture Service Private Limited – Chennai, TN. (from June'2012 to May'21)

- Designated as Process Associate, assessing work and ensuring Financial Analysis of Property for US Mortgage Loan underwriting, business process transition, budgeting, forecasting, variance analysis, reconciliation, financial reporting validation, Appraisal Report validation, Loan Syndication, CLO, CDO, Whole Loan, Construction, Refinance, Purchase type of Loan Abstraction, Rent roll analysis.

Education

MBA (Finance), (2012 – 2014)

Loyola College, Nugambakam, Chennai, TN.

B.com (Accounting & Finance), (2009 – 2012)

S.S.S Jain College for Women, T.Nagar, Chennai, TN.

- With an overall average of 80%
- University Rank holder in Hindi subject, Genesis school Topper in Accounts.

Achievements

- Awarded “Star of Business Award” for consistent performance in Loan Abstraction.
- Awarded “YOU’ ARE A STAR “for significant contribution towards Quality of Recon & Demonstrating Ownership Mindset.
- Portfolio level property consolidation of Financial report resulted in 3 headcount efficiency.

- Recognized as “Top achiever” for the year 2020 & 2018 & as “High achiever” during 2017 & 2019.
- Completed 8 projects using 6 kaizens, which are focused on time savings and removal of manual work / repetitive processes.

Career Journey With Key Responsibilities

North America Intercompany Payables (Nov’22 – Mar’23)

- Preparation of Settlement Journal entries and variance analysis.
- Resolving intercompany mismatches before ledger close to support Corporate Financial reporting.
- Addressing of queries and concerns raised by clients and ensure timely resolution based on service level agreements.
- Ability to learn legacy system quickly (PeopleSoft) and basic Knowledge in SAP S/4 HANA.
- Matching the Accounts Receivable and Accounts Payable invoices and initiating payment to affiliates as per pay term.
- Handling 5 Ford Trading business entities with additional volumes and segmentation reporting of Electric & Commercial vehicle units.
- Managing payment of invoices via Netting & CCAPS process.
- Maintain the day-to-day intercompany activities and financial records of several group Companies.
- Perform flux analysis to compare statements, accounts across a specific period.
- Quarterly review of Metrics with Senior management to understand the transparency and make valuable decisions to improve the business.
- Support month-end closing by ensuring that all expenses and provisions are booked to appropriate Accounts.
- Investigates and resolves problems associated with processing of invoices by frequently communicating with the Location.
- Perform timely reconciliations and ensure accuracy in every transaction.
- Prepare and present metrics deck to the Management containing details of aging analysis report, reconciliation report & other compliance related reports.
- Aged item followup and clearance.
- Provide required data for metrics preparation, audit requirements, etc

Subject Matter Expert (May’21 – Nov’22) & Senior Process Associate (June’2012 – May’21)

- Handled group of 5 members who are involved in US Mortgage Real estate loan underwriting project.
- Worked for the Clients JPM, Blackstone, CITI, Wells Fargo, Sabal.
- Manage Mentor and Mentee transition connect on monthly basis.
- Conduct Operational Excellence connect month on month.
- Review and approve CLO, Loan Syndication, Whole Loan, Portfolio type of loans Abstraction for the purpose of Construction, Refinance, and Acquisition of the Property.
- Review and approve the historicals, actuals, projected cash flows, Trailing Twelve-month, creating the yearly budget, variance analysis of Actual Vs. Forecast, Actual Vs. Plan, Current Month Vs. Prior Month, Quarter over Quarter along with trend analysis.
- Determine the property Debt yield (DY), Debt Service Coverage Ratio (DSCR), Cap rate and Loan to Value (LTV) threshold are met.
- Review Lease Abstractions of Office, Retail, Bill board and Rent roll.
- Perform in-depth review of mortgage loan file including Credit, Capacity, Capital, and Collateral documents.
- Detailed review of Capacity related documents such as Paystub, W2, VOE, Award letters and Bank statement, Gift Letter, stock, Bonds etc.
- Approving the Chronological Narration and present it with Operating Managers on monthly basis.
- Detailed review of Appraisal Report using Income Capital Approach, Direct Capital Approach and Flood Report, Purchase Agreement etc.
- Auditing the Invoice of the Monthly Construction Draw, Tax, Utility Bills and Bank Statements Reconciliation.
- Assigning One off assignment like Demographics, PDF to Excel conversion, Asset Manager specific Rent Roll and Cash Flow model.
- Manage multiple deadlines and meet all corporate requirements.

- Identifying nonvalue added activities and take necessary changes to automate or simplify the process.
- Responsible for scoping, identifying new areas of work.
- Review FTE requirements, shift plans & capacity planning.
- Initiate, execute & facilitate process improvement initiatives/projects through Kaizen.
- Ensure all activities are performed as per corporate regulations and guidelines.

Declaration

I hereby declare that the information furnished above is true to best of my knowledge.

Place: Chennai

Date:

Signature
(Vidya Dayalu D)
