**Chitvan Khanna**

A-15, Ashok Vihar,Phase-3, Delhi-110052

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**OBJECTIVE**

Intend to get a position to utilize my skills and abilities into practice for mutual growth and benefits and make endeavours towards the way which is innovative, creative and excel in my field. Learner in life.

**WORK HISTORY**

## WNS (Jan’21 – Present)

*Lead Associate - US Mortgage Underwriting*

* Review, analyse and underwrite conventional applications received for residential mortgage purpose and determine risk associated with each application and meeting guidelines of financial repositories (Fannie Mae & Freddie Mac).
* Determine DTI (Debt to Income) and LTV (Loan to Value) by calculating wage income, liabilities and assets per application received and assess risk associated to make decision whether to conditionally approve or suspend the application.
* Perform 4C test on each loan application to check potentiality of loan recipients.
* Provide Final approval on loans after assessing applications.

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**Royal Bank of Scotland (Nov’14 – Sept’20)**

*Senior Analyst - Portfolio Management*

* Credit analysis and risk assessment of Commercial and Corporate Clients.
* Conducting counter party annual and interim reviews as well as new counterparty initial reviews.
* Delivering insightful analysis to prevent misleading lending decision through re-structuring credit facilities.
* Understanding of client's business profile by performing management analysis, SWOT analysis and investment risk pertaining to commercial investments.
* Handling everyday banking needs for SME and MSE clients.
* Managed back end operations related to static data maintenance (AMS).

*Mortgage Underwriting- UK Based*

* Credit assessment and underwriting of mortgage loan applications based on product and policy norms - end to end from login to disbursal of loans.
* Reviewing loan applications by keeping a check over income and employment history, credit worthiness and DTI and LTV ratios to determine the final decision.
* Analysing credit report to check the risk appetite for each application by verifying supporting documents and ensuring adherence to approved guidelines.
* Disbursal of Mortgage Loans including all checks and verification using various parameters like Loan to value and other tools to approve/decline the application.
* Coordination with onshore teams including Relationship Managers/Directors, Underwriters, MLU teams.

Responsible for maintaining the processing TAT and provided training to new joiners.

*Anti-Money Laundering*

* Screening the customer to investigate the risky customers for enhance due diligence.
* Experienced in working on front end applications- Fircosoft and backend source system- Back office.
* Assist the business in conducting the AML transaction monitoring & screening of Global Client Screening of PEP.

**EDUCATION**

2014 Master’s in Business Administration: Finance

*GGSIP University, New Delhi*

**2011** Bachelor’s of Commerce

*University of Delhi, New Delhi*

**2008** Kendriya Vidyalaya School, New Delhi

*CBSE Board*

**2006** Kendriya Vidyalaya School, New Delhi

*CBSE Board*

**ACHIEVEMENTS**

* Awarded with Star of the month and LOC (League of Champions) or delivering high quality work with highest productivity and providing process improvement ideas.
* Awarded with Spot Ovation for a Project handled solely for 4 zones and delivering excellent results before the deadline and being Right at First Time (RFT) in previous organization.
* Prepared SOP's and blue works of the process.

**SKILLS**

* Risk Assessment.
* Decision Making.
* Debt Management.
* MS Office Suite
* Team Player.

**PROJECT**

Project Nexus - 2017

* Individually handled project ''Nexus" for Midlands & East and Southwest & Wales region that saved extra interest being paid to customers for which had received Bronze ovation for saving cost to company and completing project before deadline and with 100% accuracy.

Project Jade - 2019

* Project related to switch Williams and Glyns SME customers. To set up a process to switch business current accounts of potential customers to the eligible challenging banks.

**PERSONAL DETAILS**

Date of Birth – 08/09/1990

Father’s Name – Mr. Rajesh Khanna

Languages known - Hindi and English

Marital Status – Single

**DECLARATION**

I hereby declare that the above-mentioned information is true and correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

DATE: CHITVAN KHANNA