**Jayashri. S**

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**Communication Address:**

KarmarHouse,ManyaP.O.Ullody, Kasargod, Kerala Pin: 671321

**Linguistic Proficiency:**

English: Speak, Write, Read Kannada: Speak, Write, Read

Tulu: Speak

**Personal Information:**

Nationality: Indian

Date of Birth: 26/12/1989

Father Name:C. H. ShivaNaik

Mother name:Saraswathi. S

**Experience 1**

Process Specialist | **INFOSYS PRIVATE LTD** | AUG 2020 - AUG 2023

**Project handled – Transaction Coordinator/Loan Setup/Loan Processing(Loan Processor)/ Pre close.**

* Processing loan applications, reviewing documentation and providing exceptional service.
* Skilled in analyzing financial information, identifying issues and resolving problems.
* Reviewing 1003 documents, requesting for tax transcripts, Ordering and reviewing VOE documents, verifying appraisal documents, SSA 89 documents.
* Verifying and ordering Hazard Insurance, Title Insurance and flood Insurance documents.

**Objective**

Seeking a challenging environment that encourages continuous learning and creativity, provides exposure to new ideas that stimulate professional and personal growth.

**Education**

|  |  |  |
| --- | --- | --- |
| **Course** | **Institution** | **University** |
| Master of Business Administration – Finance | Karnataka State Open University | Affiliated to Mysore University |
| Bachelor of CommerceB.Com with computer application | Besant women’s college | Affiliated to Mangalore University |
| XII | S.S.H.S.S katukukke | Kerala University |

**Skills & Abilities**

**Operating System:**Windows XP / Vista / windows 7 /windows 8/Windows 10/Windows 11. (Win 98, NT 2003 Server)

**Office Suite Packages :** MS Tools (Office 2007, 2010, 2013, 2016,office 365, MS – Word, MS – PowerPoint and Excel), CRM.

**Professional Skills:** Team management, Quality check, Mortgage, Research, Data entry, customer service, Email process, Chat support, KYC.

**Strength:** Quick Learner, Enthusiastic, Courageous, Self-motivation and Self Disciplined.

Extremely versatile and capable of grasping new systems and procedures quickly.

Well organized, Strong work ethics and willingness to work hard.

**Activities**

Listeningtomusic, embroidery, gardening and reading books.

**Experience 2**

SENIOR PROCESS ASSOCIATE | **NEXVAL INFOTECH PRIVATE LIMITED** | JULY 2019 – APRIL 2020

**Projects were handled for Accounts section Bills Receivable (Pre-Settlement)**

* Pre-settlement funding is a way to get the money that the company would need to cover the expenses until case gets settle in lawsuit.
* Pre-settlement funding on most case types are personal injuries due to vehicle accidents.
* Pre-settlement funding company provides injured plaintiffs (injured person) money in exchange for a percentage of expected future settlement awards.
* Lawsuit loans can help to give plaintiffs the financial ability till the stipulated time, and the lawsuits can claim through the settlements in court.

**Work procedure**

* Providing services to DRB Clients.
* Receive cheques for the injured plaintiffs through the wells Fargo website.
* Search and research the Plaintiffs or Plaintiff id's in database so called CRM, where we can find Plaintiffs information and calculate the Principle and Interest for the received cheque amount, and also calculate the Gain or Compromised for the cheque amount.
* Update the information in the PS daily report.

**Experience3**

Senior Team Member**|SLK Global Solutions Private Limited|** Jan 2018-July 2019

**Projects handling for U.S Mortgage Bank (Loan Origination-Loan Processing-Loan Closing) – Pre Purchase Review& Title Search**

* Establish and maintain a thorough knowledge of all products and investor requirements to ensure quality closing packages.
* Verifying and updating Loan application form 1003, Initial and final Loan estimate, Initial and final Closing disclosure, Hazard & flood insurance documents.
* Verifying deed documents and tax information details from tax assessor online website for the property.
* Contact the Companies through emails for corrections/clarifications if required in closing disclosure. Interact with Companies and onshore partners for smooth Closing Process.
* Prepare all the closing documents required to close mortgage loan and ensure the documentation is complete and accurate, and follow-up with any discrepancies.

**Experience 4**

CUStomer support SPECIALIST | Convergys India Service Pvt. Ltd| Aug 2015- OCT 2016

Projects were handled for Microsoft Emailsupport.

* Provide customer support through Email and Chat about the issues related to MS applications.
* Provide Technical support with Issue resolution via Emails about electronic medium.
* Identify customer needs and help customers by using specific features.
* Gather customer feedback and share with our Product, Sales and Marketing teams.
* Assist in training junior Customer Support Representatives

Senior Research Analyst | Convergys India Service Pvt. Ltd| oct 2016- OCT 2017

Projects were handled for Dunn & Bradstreet Backend process, KYC Process

* Build a new record for the companies requested by clients into the Dun & Bradstreet database.
* Gathering the key details of the companies such as founded date, registered address, and legal status of the company.
* Deletion of duplicate records to ensure accuracy and quality of the database.
* Keep a track of all up-to date Merger and Acquisitions of the entities and prepare a report and updatethe database.
* Provide a Unique identification number for each entity known as DUNS# for internal and external reference.

**Experience 5**

Senior Process Associate | Cognizant Technology solution Pvt. Ltd| jul 2010- july 2015

**Projects were handled for U.S Mortgage Bank (Tax Search Process)**

* Research the property for validation, updating the tax Id’s, and process the loan.
* Procuring the amount for the tax Id’s, matching the legal and update the correct tax ID’s.
* Monitor all transactions, ensure compliance to quality regulations, and maintain effective relationships with clients.
* Managed loan process and analyzed progression of the loans
* Monitoring and training the new hires.
* Generating the reports of the work status.

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

Date:09 August 2023

Place: Bangalore (Jayashri. S)