

SUHAS LAXMAN PATIL

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Professional Summary:

Seeking a position to utilize my skills and abilities in an organization. I would like to work in a challenging environment, for achieving the targets and corporate goals.

Skills & Competencies:

- Through working knowledge for US mortgage loan process of various teams
 - Doc Review and Processing Team
 - Closing Disclosure QC Team
 - Servicing QC Team
- Possess knowledge of various guidelines related to mortgage
- Financial Management and Reporting experience
- Knowledge of identifying and recognize red flags
- Good in quality control with root cause analysis
- Possess good inter-personal skills and strong commitment towards task completion
- Strong problem-solving skills in estimated turnaround time
- Very good decision making and ad-hoc reporting skills
- Strong computer skills with advance excel knowledge
- Understand and interprets the numbers very well
- Knowledge of reconciliation with good analytical ability
- Ability to work and excel in pressure situations
- Ability to multi-task in a fast paced, rapidly-changing environment

Work Experience:

Processing Assistant (Closer)

(Nov 2017 to Till Date)

Mphasis India Pvt Ltd(Digital Risk Mortgage Services), CyberCity T-4,Magarpatta, Pune 411028.

- Worked on Doc Review and Processing part for US Mortgage client(CITIBANK)
- Doing regular follow-up with Customer Care representatives and Loan Officer for the required documents to complete the initial decision.
- Indexing and Uploading mortgage documents in ERP
- Worked on consent, Asset & Income Documentation Verification in detail with various checkpoints
- Analysis of Credit Report in detail for the open lien and inquires
- Doing the regular follow-up with third party vendors for the required documents (appraisal, title and insurance)
- Review loan submissions submitted, to generate an initial credit decision
- Document the still needs aligned with the credit decision to obtain and clear conditions for the final decision of the loan.
- Review loans for final approval to ensure everything is accurate
- Working knowledge of VOE and 4506T

Financial Analyst

(Oct 2012 to Feb 2017)

XL Dynamics India Pvt Ltd, MBP MIDC, Mahape, Navi Mumbai-400709.

- Engaged in different phases of Mortgage Transactions, Mapping mortgage details in ERP at the loan origination stage by verifying various loan documents
- Audit of closing disclosure(HUD) with loan estimate with various checkpoints
- Audit of escrow account disclosure statement with calculation and estimation
- Verifying and updating Insurance and Taxes by using various portals and third-party vendors
- Review of Signed Closing Documents - escrow account disclosure statement, disbursement ledger for the comparison purpose
- Analyzing & verifying borrower's escrow account as per closing escrow account disclosure statement
- Performing various verifications to determine authenticity of data with help of closing documents
- Doing QC of the tasks completed by the US associates on daily basis
- Preparing monthly escrow analysis reports as per management requirement
- Assist the management with daily dashboards considering all the pending backlogs and aging of loans
- Team Handling & Assignments with respect to solving queries and task prioritization
- Preparing root cause analysis and response packages for management and borrower
- Training to new employee as per SOP's and checklists also updating SOP's and checklist on timely manner
- Doing process automation as per requirement by doing regular follow up with 3rd party
- Verifying and audit for state compliance on annual basis
- Preparing monthly reports and summary as per management requirement

Summer Project Details:

Management Trainee

(May 2011 to Jun 2011)

Tata Autocomp Systems Ltd. Pune.

'Ratio Analysis of Tata Autocomp and Comparison with Selective Competitors.'

- Understanding the SAP system to handle or keeping records of invoices of various materials of different suppliers etc.
- Analyzing competitors (supreme, sintex, machino, motherson) from payment and collection period point of view by comparing various parameters.

Computer Skills:

- Operating Systems : Windows
- Package's & Software's Known : MS-Office (Word, PowerPoint, Excel)

Educational Background:

- M.B.A(Finance), Indira Institute Pune, Pune University, 61.28% (2012)
- B.E, Sinhgad Institute Pune, Pune University, 62.20% (2009)
- H.S.C, K.B.P Pandharpur, Maharashtra Board, 73.33% (2005)
- S.S.C, D.H.K Pandharpur, Maharashtra Board, 75.06% (2003)

Accomplishments:

- Won Bronze Medal in B-School Quiz Competition (2011)
- Attended 2-Days Workshop on Technical Analysis (2012)
- 'Main Hu Na'(Helping always anytime to anyone) award at 1st Appraisal party (2013)

Certifications:

- 'Basics of Capital Market' by Capital Market Research, Pune (2011).

Extra-Curricular Activities:

- Active member in organizing various events like Excelcior-08 & Talentine-10.
- Member of winning team in street play in DHRUV-11 in PUMBA.
- Participating in various events like Cricket & Badminton.

Personal Details:

Permanent Address : Plot No#50, Samata Nagar, Pandharpur.

Date of Birth : 26-09-1987

Marital Status : Married

Strengths

- ✓ Team Player
- ✓ Flexible
- ✓ Multitask

Hobbies

- ✓ Playing Cricket
- ✓ Watching Cricket

Languages

- ✓ English
- ✓ Marathi
- ✓ Hindi