Naren Tiwari

03/01/1989 ▪ tiwarinaren@gmail.com ▪ 9966625575

# Address

Flat 401, Block A, RNR Fortview Towers, Nalanda Nagar, Attapur,   
Hyderabad  
500048  
India

# Profile

Core Skills: Commercial Real Estate, Financial Research & Analysis, People Management, Communication, Standardization, Process Improvement,, VBA MS Excel

People Management Experience - 4.5 years, Total Experience – 12 years.

Languages Known: English, Hindi

# Work experience

## Wells Fargo ▪ Hyderabad ▪ India

### Operations Associate Manager

04/2020 – present

* Conducting regular 1:1 session with the team members to understand them better and also help them understand what they are trying to achieve and how.
* Regular team meeting to brief the team around the updates and sharing the daily performance snapshots within the team folders for their easy access.
* Responsible for developing the projects from customer requirements.
* Acting as the project manager to manage the team: receiving the requirements, estimating, and monitor the project status; worked and helped team members to solve problems, technical issues and development processes.
* Acted as liaison between contractors, vendors and owners maintaining transparency and profitability.
* Communicating with various business stakeholders, obtaining their sign-off on projects.
* Coordinate with project managers and stakeholders to ensure that requirements and develop process are in correct way.
* Attend and actively participate in all the pipeline calls, management calls, deal kick off calls, and all team huddle's (local and global).
* Collaborate with upper management and creative teams to help to develop budgets, monitor financial transactions, prepare reports/presentations, provide analysis of projects and resolve compliance issues.
* Use time and resources effectively to exceed internal and external client expectations.
* Developed metrics using financial ratios to determine inefficiencies and areas for improvement.
* Analyse the existing methods implemented by the Training to promote effectiveness through standardization, improvement and simplification.
* Experience in developing functional requirement documents, test plans, check feasibility of AI/ML in existing processes and work instructions.

## Berkadia Commercial Mortgage ▪ Hyderabad ▪ India

### Senior Analyst with People responsibility

12/2015 – 03/2020

* Coordinating and Collaborating at various levels to drive the workflow at all stages (from Loan Origination to Completion of Analysis).
* Lead and Mentor team members to meet the SLA's.
* Understand investor's needs and manage their expectations.
* Gather and analyse requirement, Design and document process, partnered with Process Experts to migrate legacy workflows to automated templates using RPA.
* Plan and manage business process optimization projects like capacity planning and process improvement.
* Recommended multiple automation initiatives and solutions to ensure quicker turn-around for new processes and baseline existing process; improve knowledge management across services; effective test management.
* Document and update process and procedure according to standards of financial client and repository.
* Communicating job expectations; planning, monitoring, appraising, and reviewing job contributions; planning and reviewing compensation actions; enforcing policies and procedures.
* Working knowledge of various Loan level, Pool level agreements. Document reading to understand the Waterfall Cashflow, and calculate excess or deficit.
* Gather market reports for various Markets and Submarkets from different financial websites.

## Deloitte Tax LLP ▪ Hyderabad ▪ India

### Senior Tax Consultant

03/2012 – 06/2015

* Calculate Capital Gains / Losses for Regulated Investment Corporations by researching the values of Securities using the CUSIPs on various websites, and preparing the report. Checking for Corporate Actions (Mergers and Spinoffs) for various Funds Reclassifying various incomes and expenses reported on Hedge Funds K-1 and analysing their effect on Individual / Partnership Tax return. Analyse Capital Gains on Publicly Traded Partnerships and reconcile them with the bank provided 1099 statements. Identify foreign investments and classify them for different tax treatment.
* Been part of one of the top Mortgage Bank’s Regulatory Consent Order Project, worked in the Quality Assurance Team.

## Berkadia Commercial Mortgage ▪ Hyderabad ▪ India

### Financial Analyst

01/2009 – 02/2012

* Financial analysis of loans of Commercial Mortgaged Back Securities (CMBS) and other portfolios mortgaged and serviced by Berkadia in USA. Analysing Income Statements (prepared based on US accounting practices) of all kinds of US properties (Healthcare, Hospitality, Multi Family, Commercial). Analysing balance sheets prepared based on US accounting patterns, calculating Net Worth and Liquidity of Guarantors. Performing Budget Analysis to estimate the stability and performance of properties that are under-performing.
* Performing trigger analysis to check whether the borrower is meeting the required covenants in the Loan Agreement and other legal documents. Reviewing the legal and financial documents intrinsically before performing the analysis. Mentoring the new hires. Performing quality control checks on financial analysis & trigger Analysis performed by new hires to ensure compliance with investor and Berkadia requirements.

# Education

## Osmania University ▪ Hyderabad

### PGDBM

06/2018 – 04/2019

Diploma in Business Management

## Osmania University ▪ Hyderabad

### Bachelor of Commerce

03/2007 – 03/2010

## Indian Institute of Planning and Management ▪ Hyderabad

### Bachelor in Business Administration

06/2006 – 04/2007

Integrated 1-year BBA degree in 3 years course

## Indian Institute of Planning and Management ▪ Hyderabad

### MBA

06/2007 – 04/2009

Two-year full-time post graduate and entrepreneurship 2007-09, also leading to a

MBA degree from International Management Institute, Belgium in Aug 2011

# Skills

## Technical

Microsoft Office Access ■■■□□

Microsoft Excel with VBA ■■■■□

RPA (BluePrism) ■■□□□

HTML5+CSS3+JavaScript ■■■■□