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| **Jinesh Paul**  **Associate Business Architect** | | |
| Skills Summary | | |
|  | Business Analyst with 8 plus years of experience in the IT industry and experienced in **Business** **Requirement Gathering & Analysis, Business Process Modeling, GAP Analysis, and User profiling**. Skilled in liaising with business users to discover and validate the business requirements. In my role as an Associate Business Architect I was able to provide solutions to client’s business and make them drive towards their strategic goal.  **Professional Profile: -**   * Total **12+ years** of experience in International Residential Mortgage Banking, Insurance and Retail market. * **8+ years** of experience in Business Analysis in the Residential Mortgage Banking, Insurance, Title Insurance and Retail Domains. * Well experienced and skilled in Business Process Modeling, Use Case Modeling, UAT, Operation Optimization, Market Research and GAP Analysis. * Proficient in working with Business Analysis and Modeling tools such as MS Visio and Enterprise Architect. * Sound understanding of SDLC, methodologies such as Waterfall, RUP, Agile, Scrum, Test Driven and UML. * Skilled in documenting the Business Requirements, Software Requirement Specification, Test Cases and Test Report for UAT. * Extensive knowledge and experience in Requirements Gathering and Data Analysis, Producing High Level Documentation, Creating Functional Specification and Use Case documents, Preparing Business Functional Process workflow models and Use Case models using MS Visio / Enterprise Architect. * Proficient in conducting workshops and carrying out Q&A Sessions and maintaining traceability matrix of requirements within the work stream and program. * Experience in Test case preparation, Functional Test execution and User Acceptance Testing. * Well versed in mapping the As-Is System and proposing the To-Be System there by enabling the organization to be more efficient, more effective and more capable of change. * Successfully engage in multiple initiatives simultaneously. * Proficient in working with MS-Excel, MS-PowerPoint, MS-Word, MS Access, MS Project and MS Outlook. * Strong analytical and problem solving skills with the ability to work individually as well as be a team player. * Proficient in Processing and underwriting US Residential Mortgage Loans. * Proficient in working with the different Loan Origination Systems in the US Mortgage Market. * Experience in Processing Group Insurance Claims. * Excellent written and oral communication skills to analyze customer strategy and business needs. | |
| Experience | | |
|  | Current Company Name: Tavant Technologies India Pvt. Ltd | **10/13-Till Date** |
| Current designation: Associate Business Architect **Project Name: FGMC - Encompass 360 Customization and IT Dev Ops**  **Project Duration: June 2015 – Till Date**  **Project Details:** Encompass 360 is a mortgage Loan Origination System used by the internal employees of FGMC to manage their pipeline, price the loan, register the loan, lock the loan, upload documents, schedule closing date, order appraisal, order FHA case numbers, order tax transcripts, generate reports and facilitates the users to track the status of the loans during the origination life cycle. The project is mainly related to implementation of various business rules affecting mortgage process due to TILA-RESPA Integrated Disclosure changes and to ensure the newly laid regulations are in place in Encompass system and the IT Dev Ops Project implementations.  **Responsibilities: -**   * Reviewing, analyzing, evaluating ideas, projects and opportunities to develop new products, new technologies and business models for the business segments. * Provides overall direction, guidance and definition of business architecture to effectively support business strategy. * Work with Stakeholders in gathering requirements, conducting the Brainstorm sessions, design mockups. * Creating efficient documents for client facing information and assist the Project Manager managing the project deliverables and meeting the deadlines. * Proactively communicate and collaborate with external and internal customers to analyze information needs and functional requirements and deliver functional requirements, use cases, and user interface designs as necessary. * Critically evaluate information gathered from multiple sources, reconcile conflicts, decompose high-level information into details, abstract up from low-level information to a general understanding, and distinguish user requests from the underlying true needs * Be the liaison between the business units, technology teams and support teams Collaborate with developers and subject matter experts to analyze tradeoffs between usability and performance needs * Provide input into Test Plan creation and support test plan validation as required for QA. * Conduct UAT sessions with Stakeholders and get the UAT Sign off’s. * Conducting Knowledge sharing sessions for the developers and Quality analysts in the team on the US mortgage industry.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, JIRA, SVN, MS Visio, Pencil.  **Project Name: 53rd Collection Applications (Collections Operations Systems)**  **Project Duration: August 2015 – December 2015**  **Project Details:** This project deals with the productionalization of different applications within the Collections and Defaults management departments of the Fifth Third business unit. In order for the company to continue to use them, all these applications must be “productionalized” – ported under the management of the IT organization, including the going-forward ability to support and maintain the application. It must also be integrated with complementary applications to reduce redundancy, improve transparency between workgroups and increase operational efficiency. As part of the productionalization, all these applications will be grouped under bundled applications called Collections, Defaults and Reports.  **Responsibilities: -**   * Collected the requirements for all the applications within the departments and documented the business requirements for the project. * Translated the collected business requirements into business functional specification and detailed test plans. * Prepared the Use Case documents and designed the Business Process Workflow Models. * Analyzed and documented business processes and ensures that all requirements are delivered to the project plan. * Documented workflows and results of business analysis and obtained sign-off from client on the BRD and specifications. * Conducted workshops and carried out Q&A Sessions and maintain traceability matrix of requirements within the work stream and program. * Completed a Concept definition (Discovery) assignment for all these applications and completed the Knowledge Transfer activity to the Development and QA Teams for the project.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, MS Visio, Sharepoint.  **Project Name: Caliber Online Loan Application Portal**  **Project Duration: March 2015 – June 2015**  **Project Details:** The project deals with the development of an online loan application portal for Caliber Mortgage Incorporation. The Caliber Online Loan Application portal will enable the potential customers to register as new users and provides major features of creating an online loan application, ordering the credit report, get the pricing options based on the provided application details, comparing the pricing options, submitting to the AUS and final submission of the full loan applications. The portal was integrated with the existing Caliber services.  **Responsibilities: -**   * Collect the requirements, understand them, and document the business requirements for the project. * Translating the collected business requirements into business functional specification and detailed test plans. * Prepare the Use story and ATC and Field Matrices documents and design the Business Process Workflow Models. * Analyze and document business processes and ensures that all requirements are delivered to the project plan. * Creating efficient documents for client facing information and assists the Project Manager in managing the project deliverables and meeting the deadlines. * Document workflows and results of business analysis and obtain sign-off from client on the specifications. * To provide the link between the customer, development team and any third party regarding software functionality, throughout the development lifecycle. * Day to day management of change requests in relation to the project plans to ensure agreed deadlines are met. * Bug tracking and bug reporting using TFS. * Complete the initial UAT from the BA’s perspective.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, TFS, SVN, MS Visio, Pencil.  **Project Name: Freedom Mortgage Online Consumer Portal**  **Project Duration: March 2014 – February 2015**  **Project Details:** This project is aimed at revamping the customer experience of the “Online Customer Portal” to fuel the growth of “Consumer Direct” Channel. Online Consumer Portal is the central component of the overall solution. The solution at a high level have two distinct web faces. The “Consumer Self Service Application”, a web front end that allows customers to submit a mortgage application online. The “Consumer Connect”, a web front end that allows customers to collaborate with the loan processers during underwriting. The Consumer Portal platform collaborates with various internal systems and services to provide its functionality.  **Responsibilities: -**   * Work with Stakeholders in gathering requirements, conducting the Brainstorm sessions, design mockups. * Creating efficient documents for client facing information and assist the Project Manager managing the project deliverables and meeting the deadlines. * Document the Functional Specifications leveraging the UML Concepts. * Proactively communicate and collaborate with external and internal customers to analyze information needs and functional requirements and deliver functional requirements, use cases, and user interface designs as necessary. * Serve as the conduit between the customer community (internal and external customers) and the software development team through which requirements flow * Be the liaison between the business units, technology teams and support teams Collaborate with developers and subject matter experts to analyze tradeoffs between usability and performance needs * Provide input into Test Plan creation and support test plan validation as required for QA. * Conduct UAT sessions with Stakeholders and get the UAT Sign off’s. * Conducting Knowledge sharing sessions for the developers and Quality analysts in the team on the US mortgage industry.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, JIRA, SVN, MS Visio, Pencil. | |
| Previous Company 1: Fidelity National Financial India– FNF BPO Services India Pvt. Ltd. | **03/12-10/13** |
| Designation - Senior Business Analyst **Project Name: US Mortgage Loan Origination System (LOS)**  **Project Duration: March 2012 – October 2013**  **Project Details:** The Loan Origination Systems provides lenders with a true commitment-to-lend decision at the point-of-sale, a technology platform that can mitigate risk throughout the entire loan lifecycle with flexible origination multi-channel support. At its core the rules-based process integrity engine makes it easy to continually refine workflow efficiencies through the use of simple English operators allowing you to focus on loan quality. LOS is designed to reduce the cost to originate, improve loan quality, and help control operational risks through the use of rules to enforce the lender guidelines consistently. Spectrum is supported by over 300 established 3rd party provider configurations providing easy integration of the services and analytics the lenders likely already use today to qualify their loans.  **Responsibilities: -**   * Work with Stakeholders in gathering requirements, conducting the Brainstorm sessions, design mockups. * Creating efficient documents for client facing information and assist the Project Manager managing the project deliverables and meeting the deadlines. * Documented the Functional Specifications leveraging the UML concepts, prepare User Manuals for the applications. * Proactively communicate and collaborate with external and internal customers to analyze information needs and functional requirements and deliver functional requirements, use cases, and user interface designs as necessary. * Critically evaluate information gathered from multiple sources, reconcile conflicts, decompose high-level information into details, abstract up from low-level information to a general understanding, and distinguish user requests from the underlying true needs * Drive and challenge business units on their assumptions of how they will successfully execute their plans * Serve as the conduit between the customer community (internal and external customers) and the software development team through which requirements flow * Be the liaison between the business units, technology teams and support teams Collaborate with developers and subject matter experts to analyze tradeoffs between usability and performance needs * Provide input into Test Plan creation and support test plan validation as required for QA. * Conduct UAT sessions with Stakeholders and get the UAT Sign off’s. * Conducting Knowledge sharing sessions for the developers and Quality analysts in the team on the US mortgage industry.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, TFS, MS Visio, SVN, Pencil.  **Project Name: Asset Management System – Loss Mitigation & Loan Modification**  **Project Duration: March 2012 – October 2013**  **Project Details:** The mortgage asset landscape will always be wrought with pockets of hidden risk. The important thing is to uncover potential liabilities before you own the liabilities or can’t act to mitigate the downside risk. The AMS solution helps Investment Banks take a multidimensional view of an asset evaluating the property data, loan data, and borrower data, to act in a timely manner. Mortgage portfolios are imposing numerous challenges for servicing organizations today and often making it difficult to become proactive. AMS helps Servicing organizations maximize cash flows from delinquencies, and enforces workout consistency throughout the default management process. By applying NPV calculations, cash flow projections, valuation models, and comprehensive workout guidelines, our technology provides the most intelligent outcomes possible. Optimal Outcome module monitors the portfolio and assigns loans based on performance and other characteristics. The ability to carefully monitor ongoing loan performance is complimented by a simple business logic modification tool designed for business users.  **Responsibilities: -**   * Collect the requirements, understand them, and document the business requirements for the project. * Translating the collected business requirements into business functional specification and detailed test plans. * Prepare the Use Case documents and design the Business Process Workflow Models using Enterprise Architect. * Analyze and document business processes and ensures that all requirements are delivered to the project plan. * Creating efficient documents for client facing information and assists the Project Manager in managing the project deliverables and meeting the deadlines. * Document workflows and results of business analysis and obtain sign-off from client on the specifications. * Conducting workshops and carrying out Q&A Sessions and maintain traceability matrix of requirements within the work stream and program. * To provide the link between the customer, development team and any third party regarding software functionality, throughout the development lifecycle. * Day to day management of change requests in relation to the project plans to ensure agreed deadlines are met. * Weekly reports to be produced for the project manager showing progress against outstanding milestones, status, resource requirements, issues, risks and dependencies. * Bug tracking and bug reporting using TFS. * Complete the initial UAT from the BA’s perspective.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, TFS, MS Visio, SVN, Pencil.  **Project Name: Order Management System**  **Project Duration: September 2012 – March 2013**  **Project Details:** Order Management System is a captive product, which is designed for the usage of other business divisions in FNFI such as BPO, KPO and LPO Operations to manage and track the orders received to work on. An electronic system developed to execute orders in an efficient and cost-effective manner. OMS is as a software-based platform that facilitates and manages the order execution of Title Search, Title Policy productions and claims. OMS allow process teams to input orders to the system for routing to the pre-established destinations. The Operations team use OMS when filling orders for various types of Title Operations and are able to track the progress of each order throughout the system. The OMS accepts orders from multiple channels including FTP, Web download, emails and more. The system allows various Title operation teams to import, change, cancel, update and track orders, generate various reports, calculate efficiency and productivity of the team and the individuals.  **Responsibilities: -**   * Collect the requirements, understand them, and document the business requirements for the project. * Translating the collected business requirements into business functional specification and detailed test plans. * Prepare the Use Case documents and design the Business Process Workflow Models using Enterprise Architect. * Analyze and document business processes and ensures that all requirements are delivered to the project plan. * Creating efficient documents for client facing information and assists the Project Manager in managing the project deliverables and meeting the deadlines. * Document workflows and results of business analysis and obtain sign-off from client on the specifications. * Conducting workshops and carrying out Q&A Sessions and maintain traceability matrix of requirements within the work stream and program. * To provide the link between the customer, development team and any third party regarding software functionality, throughout the development lifecycle. * Day to day management of change requests in relation to the project plans to ensure agreed deadlines are met. * Weekly reports to be produced for the project manager showing progress against outstanding milestones, status, resource requirements, issues, risks and dependencies. * Bug tracking and bug reporting using JIRA. * Complete the initial UAT from the BA’s perspective.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, TFS, MS Visio, SVN, Pencil. | |
| Previous Company 2: G&S Contract Agents and General Trading Ltd - UK | **01/10-12/11** |
| Designation - Business Analyst **Project Name: Retail Electronic Point of Sale Portal (Actinic Software Ltd, UK)**  **Project Duration: January 2010 – December 2011**  **Project Details:** This project deals with the development of the Retail EPOS system which allows the user to scan products at the point of sale with a barcode reader, reducing the queuing time for customers and helping to reduce stock entry errors. EPOS provides full stock monitoring with the ability to set minimum stock quantities to make placing purchasing orders with the suppliers easier and less time consuming. EPOS helps to maximize profits by reducing overstocking and free up capital, by automate re-ordering to avoid stock-outs and consequent lost sales, and balancing supply and demand quickly and easily with price adjustments and offers. EPOS helps to improve the security by reducing the risk of fraud, by logging all transactions against each user and my eliminating manual keying by implementing barcode scanning. EPOS allows the user to apply promotions, including individual product discounts, fixed price, quantity discounts and product bundling. EPOS allows the user to create customer accounts and provide credit limits, store customer details and purchase history. User can track inventory by category or classification, department and product barcode and maintain a list of suppliers.  **Responsibilities: -**   * Collect the requirements, understand them, and document the business requirements for the project. * Translating the collected business requirements into business functional specification and detailed test plans. * Prepare the Use Case documents and design the Business Process Workflow Models using Enterprise Architect. * Analyze and document business processes and ensures that all requirements are delivered to the project plan. * Creating efficient documents for client facing information and assists the Project Manager in managing the project deliverables and meeting the deadlines. * Document workflows and results of business analysis and obtain sign-off from client on the specifications. * Conducting workshops and carrying out Q&A Sessions and maintain traceability matrix of requirements within the work stream and program. * To provide the link between the customer, development team and any third party regarding software functionality, throughout the development lifecycle. * Day to day management of change requests in relation to the project plans to ensure agreed deadlines are met. * Weekly reports to be produced for the project manager showing progress against outstanding milestones, status, resource requirements, issues, risks and dependencies. * Bug tracking and bug reporting using JIRA. * Complete the initial UAT from the BA’s perspective.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, JIRA, SVN, MS Visio, Pencil, Enterprise Architect. | |
| Previous Company 3: Tavant Technologies India Pvt. Ltd | **07/07-10/09** |
| Designation - Business Analyst **Project Name: Retail Mortgage Banking Point of Sale Portal**  **Project Duration: October 2008 – October 2009**  **Project Details:** This project deals with the development of the Retail Mortgage POS system which allows the user to manage leads from their inception into the system through proposal generation and ultimately submission to a loan origination system. The core benefits of the system are that it allows you to distribute, track, and work leads, pull credit, and generate loan proposals. The system will have different stages in which the user can take the applications as a Lead, a Prequal, a Pre-Approval, and an Application. The user can also convert the mortgage applications from one stage to another within the POS like lead to a prequal, prequal to a pre-approval, pre-approval to application. The user can view metrics of his/her leads at various stages of processing, Collect and manage borrower's personal, income, asset and debt details, Collect borrower's needs and analyze these needs to provide the best mortgage solution, Draw and analyze credit reports of borrowers, Present product offerings and pricing options to the borrower and enable optimization of selected products, Generate mortgage pricing and proposals, submit to automated underwriting systems and receive the AUS Feedback and submit to the Loan Origination System for the final Underwriting along with all the details captured.  **Responsibilities: -**   * Prepare the minutes of meeting and get acknowledged by the people who were present in the meeting and send them across the BA team. * Collect the requirements, understand them, and document the business requirements for the project. * Translating the collected business requirements into business functional specification. * Prepare the Use Case documents and design the Business Process Workflow Models using MS Visio. * Analyze and document business processes and ensures that all requirements are delivered to the project plan. * Creating efficient documents for client facing information. * Document workflows and results of business analysis and obtain sign-off from client on the specifications. * Day to day management of change requests in relation to the project plans to ensure agreed deadlines are met. * Bug tracking and bug reporting using JIRA. * Review the test case documents prepared by the test engineers and validate them against the business requirements and complete the initial UAT from the BA’s perspective. * Conducting Knowledge sharing sessions for the developers and Quality analysts in the team on the US mortgage industry.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, JIRA, SVN, MS Visio, Pencil.  **Project Name: Insurance Underwriting Rules Management System**  **Project Duration: August 2008 - September 2008**  **Project Details:** This project deals with the enhancement to the existing stand-alone Underwriting Rules Management System for ICICI Prudential Life Insurance Company Ltd. The logic for MediAssure and Health Saver individual lives already exists in current URMS. The Multiple Lives option (Family Floaters) for the same are underwritten manually. The URMS does not capture any details about the family floater plans as it is configured for individual lives only. Both Health Saver and MediAssure have individual and family floater options. The enhancement is to configure the Health Saver and MediAssure Multiple Lives (Family Floater) option on the existing URMS.  **Responsibilities: -**   * Study the functionalities of the existing Underwriting Rules Management System. * Collect the new additional requirements, understand them, and document the business requirements for the enhancement project. * Translate the collected business requirements into functional specifications. * Prepare the Use Case documents and design the Business Process Workflow Models using MS Visio. * Analyze and document business processes and ensures that all requirements are delivered to the project plan. * Creating efficient documents for client facing information and assist the Project managing the project deliverables and meeting the deadlines. * Document workflows and results of business analysis and obtain sign-off from client on the specifications. * Day to day management of change requests in relation to the project plans to ensure agreed deadlines are met. * Review the test case documents prepared by the test engineers and validate them against the business requirements and complete the initial UAT from the BA’s perspective.   **Tools & Applications Used: -**  MS Word, MS Excel, MS Power Point, JIRA, SVN, MS Visio, Pencil.  **Project Name: Common Content Repository Maintenance**  **Project Duration: July 2007- July 2008**  **Project Details:** This project deals with the content development and maintenance for the mortgage and home equity domain for the client named Wolters Kluwer Financial Services (WKFS). The work involves creation and updating of Requirement documents (Data requirement Grid and Outlining) for the development of the documents engine for Mortgage and Home Equity Line of Business.  **Responsibilities: -**   * Business Analysis for Mortgage Doc Engine Project forthe client Wolters Kluwer Financial Services. * Authoring requirements for the creation and modification of the Static and Dynamic documents. * Creating efficient documents for client facing information. * Handling queries and clarifications from Development and QA Teams. * Compliance and regulatory checks from various sources. * Timely delivery of Compliance requirements to the Client. * Maintaining reports and records of progress of each requirement. * Research on compliance requirements for each change required in every form/document. * Co-ordination between Development, QA Team and other Business Analysts in the team.   **Tools & Applications Used: -**   * DRG Generator, Xpath Checker, BFO Editor, SRQuickview, Source Offsite/Dev Expere, Working Dictionary, Dictionary Viewer, SVN, Sharepoint, Citrix, MS Word, MS Excel & MS Access. | |
| Previous Company 4: E4E Business Solutions India Pvt. Ltd | **04/06-07/07** |
| Designation - Senior Process Supervisor **Project Name: Process M (Mortgage Loan Processing)**  **Responsibilities: -**   * Managing a team of ten who are engaged in Residential Mortgage Loan Processing and Post Closing Audit. * Assigning files to the associates in the team, Scheduling tasks, setting up the loans for processing & registering the loan with lenders and running the AUS. * Completing the final underwriting check before submission so as to minimize conditions. * Verifying the documents for initial findings and submitting the loan to the lender for underwriting. * Coordinate with the vendors included in mortgage loan process. * Working on conditions with the voice team once the approval comes in; satisfying the underwriting conditions and prepares the loan to close. * Getting Clear To Close from the lender and scheduling closing with all the parties. * Once the file is closed then coordinating with the post-closing team on the audit based on the investor guidelines. * Responsible for Management reporting, Team Morale, and regular Quality reviews with the client. * Give training to the new team members on mortgage processing, and on using the mortgage applications. | |
| Previous Company 5: Ocwen Financial Solutions Pvt. Ltd | **05/05-04/06** |
| Designation - Analyst – Origination Services **Project Name: Funding America (Mortgage Loan Underwriting)**  **Responsibilities: -**   * Worked as a Loan Processor & a Mortgage Loan Underwriter. * At Ocwen I was responsible for Underwriting Residential Mortgage loan files. * Setting up the loans before underwriting, generating initial Disclosures & running compliance test. * Assessing the risk profile of the applicants, determining the appropriate risk class. * Verifying the documents for underwriting and take the loan decision. * Pricing the loan, raising the requisite approval conditions in accordance with the lender guidelines and finally rendering the final decision on the mortgage application. * Conditioning for the necessary documents prior to docs & prior to/at closing. | |
| Previous Company 6: Nipuna Services Ltd (A Satyam Company) | **05/04-05/05** |
| Designation - Transaction Process Associate **Project Name: Guardian Group Insurance (Insurance Backend Processing Operations)**  **Responsibilities: -**   * Worked as an Account Reviewer for The Guardian Life Insurance Company in USA & my responsibilities include: * Processing Insurance Claims, Group Enrolments and Changes in the Status. * Calculating the Premiums. * Preparing Actual Production Reports, Master/Consolidated Status Reports. * Preparing Weekly/Daily and Monthly Reports. * Preparing Associate Level Quality and Productivity Reports, perform Quality Checking. | |
| Previous Company 7: Petalz Inc | **05/03-05/04** |
| Designation - Marketing Executive **Responsibilities: -**   * Worked as an Account Reviewer for The Guardian Life Insurance Company in USA & my responsibilities include: * Processing Insurance Claims, Group Enrolments and Changes in the Status. * Calculating the Premiums. * Preparing Actual Production Reports, Master/Consolidated Status Reports. * Preparing Weekly/Daily and Monthly Vise Reports. * Preparing Associate Vise Quality and Productivity Reports, perform Quality Checking. | |
| Systems Proficiency | | |
|  | **Operating Systems:** Windows 9x/NT/2000/XP/Windows 7.  **Methodologies:** RUP, Agile Methodologies – XP and Scrum, JAD, GAP Analysis, BPM.  **Modeling Tools:** MS Visio, Enterprise Architect, Bizagi BPMN Suite and Epitome BPM Suite.  **Wire Framing Tools:** Pencil Project, Balsamiq Mockups,  **Project Mgmt. & Tracking:** MS Project, JIRA and TFS (Team Foundation Server).  **Source/Version Control:** VSS (Visual Source Safe), CVS, SVN (Sub Version), Share Point.  **Software Packages:** MS Office, Adobe Photoshop.  **Internet Technologies & RDBMS:** HTML, SQL & MS Access.  **Mortgage Applications:** Encompass, Calyx Point, Loan Ace, EC Loan Pro and Commerce Velocity.  **Retail Applications:** Actinic EPOS. | |
| Education | | |
|  | Master of International Business [MIB] degree from Bharathiar University, India.  Bachelor of Arts degree from Nagpur University, India. | **2003**  **2001** |
| DoMAIN eXPERTISE | | |
|  | * US Residential Mortgage Banking. * Collections and Defaults Management & Loss mitigations * Insurance – Life and US Title Insurance. * Retail Market. * Document/Content Management. |  |
| CERTIFICATION/ TRAINING/ ACHIEVEMENT/ | | |
|  | Received **Rising Star** award from Fidelity National Financial India.  Undergone Business Analyst Training Program from WinPro Tech Pvt. Ltd, India – An IIBA Endorsed Training Service Provider. UML Tools Covered : MS Visio & Enterprise Architect.  Financial Domain Certification Training Program Organised by Tavant Technologies India Pvt Ltd.  US Mortgage Processing & Underwriting Training Organised by Ocwen Financial Solutions Pvt Ltd.  Us Insurance Processing Training organised by Nipuna Services Ltd (A Satyam Company). | **2013**  **2012**  **2008**  **2005**  **2004** |
| Visa Details | | |
|  | Visa Type : **B1/B2**  Visa Valid Date : **19th May 2025** |  |