

BASIL BABY

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PROFESSTIONAL SKILLS

- Time management
- Problem-solving
- Adaptability
- Team building
- Decision-making
- Active listening
- Multitasking
- Attention to detail

PERSONAL INFO

National : Indian
 Gender : Male
 Date of Birth : 27/08/1993
 Marital Status : Married
 Visa Status : Spouse Visa

SOFTWARE SKILLS

ERP Software

SAP

MS Office

Word | Excel | PowerPoint

EDUCATION

Bachelor of Commerce- May 2015

BPS College Piramandom - Kochi, Kerala, IN

Diploma- Apr 2012

Food Craft Institute - Kochi, Kerala, IN

LANGUAGES

- English
- Hindi
- Malayalam

PROFESSTIONAL SUMARRY

6 years of professional experience in financial accounting, mortgage underwriting, and operations. I am keen to join an organization where I can utilize my skills, shoulder responsibilities, and actively pursue collaborative growth and development, all while ensuring alignment with organizational objectives.

WORK HISTORY

CONDUENT BUSINESS SERVICES | KOCHI, KERALA, IN

ANALYST | JAN 2023 TO JAN 2024

- Responsible for managing project accounting, Sales invoicing activities for North American region
- Supporting clients through telephone conversations, email correspondence, and effectively managing and resolving their queries.
- Managing various reporting activities including maintaining the invoice register, generating timesheet reports, conducting aging analysis, preparing weekly and monthly dashboards, compiling credit reports, and overseeing the attendance register.
- Assisting the RPA team to ensure seamless processing of invoice creation.
- Accountable for attaining targeted productivity levels with a zero percent error rate while upholding high standards of quality.
- Ensuring compliance with TAT/SLAs, allocating work efficiently among team members, and conducting quality checks to monitor and enhance productivity levels.
- Responsible for drafting and updating SOPs for various organizational processes.

SUTHERLAND GLOBAL SERVICES | KOCHI, KERALA, IN

MORTGAGE UNDERWRITER | JUL 2020 TO DEC 2022

- Reviewing and verifying loan applications along with supporting documentation to ensure accuracy and compliance with regulatory requirements.
- Analyzing loan risk and requesting additional information as needed to ensure thorough assessment and mitigation of potential risks.
- Making decisions on loan eligibility and either approving or rejecting applications based on thorough evaluation of applicant qualifications and loan criteria.
- Ensuring the accuracy and completeness of all loan documents to facilitate smooth processing and compliance with regulatory standards.
- Sending final closing disclosures to borrowers to provide them with a comprehensive summary of the terms and costs associated with their loan before finalizing the transaction.
- Establishing and maintaining communication with clients via email to facilitate effective information exchange, provide updates, and address any inquiries or concerns they may have.

INDUSIND BANK | KOCHI, KERALA, IN

BUSINESS DEVELOPMENT MANAGER | MAY 2019 TO NOV 2019

- Generating new business through strategic marketing initiatives and incentives.
- Ensuring the sourcing of current and savings accounts.
- Monitored market trends and competitor activities to identify potential opportunities for growth and development.

HOBBIES

- Cricket
- Music
- Movies

- Established and nurtured relationships with customers and the community to foster long-term business growth.
- Managed accounts to retain existing relationships while simultaneously expanding the share of business.
- Implemented systems and procedures aimed at increasing sales and enhancing overall efficiency.

HINDUJA LEYLAND FINANCE | KOCHI, KERALA, IN

CREDIT CONTROLLER | JAN 2018 TO JAN 2019

- Implemented systems and procedures aimed at increasing sales and enhancing overall efficiency.
- Organized and prepared loan applications for review by underwriters, ensuring completeness and accuracy prior to submission.
- Reviewed documents and data meticulously to provide precise presentations and forecasts to upper management.
- Received payments and accurately entered the details into the system for record-keeping and accounting purposes.
- Conducted assessments of customer creditworthiness and current financial situations to mitigate risks. Enhanced cash flow by implementing efficient credit control policies and procedures.
- Analyzed applicants' financial status, credit history, and property evaluations to assess the feasibility of loans.
- Reviewed and verified income, credit reports, and employment history for each customer to ensure accuracy and eligibility for loan approval.

HOTEL SP GRAND DAYS BUSINESS HOTEL | TRIVANDRUM, KERALA, IN

FOOD PRODUCTION WORKER | APR 2012 TO AUG 2012

- Assembled and packed food items securely according to company standards to maintain quality and safety during transportation and delivery.
- Operated food production equipment safely and responsibly to ensure the production of high-quality output.
- Complied with food storage and handling procedures to ensure safe and hygienic operations.
- Increased safety standards by adhering to proper sanitization procedures and wearing appropriate protective gear.
- Monitored food production and quality control processes to ensure adherence to agreed-upon standards.
- Enhanced production efficiency by consistently maintaining clean and organized workstations.
- Worked in production to improve efficiency and maintained clean work areas to ensure optimal food quality.