

DEEPTHI.A

11 years' experience in Banking Sector

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OBJECTIVE

I am seeking a challenging position that will provide me the opportunity for career advancement, in which I can fully utilize my skills and education in order to achieve the company's goals and objectives.

Areas of Expertise:

- 1) Organize the day to day work allocation for the Team
- 2) Deliver on day to day process targets in meeting customer SLA
- 3) Monitor and address performance issues

EXPERIENCE

10th MARCH 2010 onwards until 30th JUNE 2021 Accenture Credit Service Chennai - Team lead.

Job profile:

- ✓ Handling Post-Closing review team with 20 FTE's
- ✓ Resource Planning and Work Allocation on daily basis.
- ✓ Prioritizes the workflow for the day to day operations and maximize productivity and quality
- ✓ Ensure the Productivity, Quality and TAT are met as per SLA guidelines
- ✓ Conducting knowledge sharing and update sessions with the team members
- ✓ Motivate, support and mentor team members
- ✓ Monitor team performance and report on metrics
- ✓ Conducting feedback session with the team members on monthly basis
- ✓ Maintaining process MIS reports, Monthly score card and Billing reports
- ✓ Update the FMEA, Risk & Issue log & Root Cause Analysis to arrive the preventive steps for the Internal and External defects

- ✓ Ensure strict adherence to the company and compliance policy across the process
- ✓ Effort Estimation are calculated to determine the FTE requirement in the process
- ✓ Extensive knowledge in review loan specific documents in Correspondent, Retail and Wholesale and also Government Loans
- ✓ Trend errors and provide data to appropriate Manager/Director
- ✓ Run Aging Reports daily to ensure timeliness of line corrections
- ✓ Resolve Report issues, set and prioritize goals and improve processes
- ✓ Assist with staff communication, providing updates, resolving issues, setting goals and maintaining standards
- ✓ Assist manager with development and implementation of project and department action plans
- ✓ Interact with client on a regular basis
- ✓ Quality Auditing and report out quality measures for the process
- ✓ Be the first point of contact for the team for resolution on any process queries.
- ✓ Make all necessary day to day decisions which affect the Team and the work processed by the Team
- ✓ Ensure Compliance and controllership
- ✓ Follow the governance mechanism established with the client
- ✓ Keep track of all customer feedback/ process issues. Drive actions towards delivery excellence

PROJECTS HANDLED USA RESIDENTIAL MORTGAGE

File Scrub/Pipeline Monitoring (Pilot Batch)

- ✓ File Scrub (Origination) – Based on loan application, instructing the processor to obtain the require documentation from Borrower to process the loan further
- ✓ Reviewing the provided documents and notify the missing documents in the loan, move the loan to respective queue and track the status of the loan

Subordination Process (Pilot Batch)

- ✓ Ordering and Obtaining the Subordination agreement from Junior Lender

Pre-Purchase Audit (Pilot Batch):

- ✓ Examine the documents to verify that the appropriate documents and disclosures are included.
- ✓ Possess strong working knowledge of lender guidelines and requirements.
- ✓ Review conventional, FHA and VA loan submissions for completeness and compliance, including 1003, credit report, income and asset documentation, purchase agreement and title report.
- ✓ Read and interpret automated underwriting decision results in both desktop Underwriter and loan prospector.
- ✓ Review condition submitted on loans and sign off on conditions where appropriate.
- ✓ Process the documents received for each file, verifying the accuracy and completeness of each document.
- ✓ Assure that all customers files are complete and in compliance with regulatory agencies and internal policies.

Post-Closing Review:

- ✓ Performing review on the post-closing documents received from third party lender and notify the discrepancy and the missing documents in the loan

SUMMARY OF QUALIFICATION

- 2011** : Completed **DEGREE OF MASTER OF BUSINESS ADMINISTRATION with Second class** from University of Madras, Chennai, and Tamilnadu.
- 2009** : Completed **BACHELOR OF SCIENCE IN MATHEMATICS with First Class & Distinction from** University of Madras, Chennai, and Tamilnadu.
- 2006** : Completed **HIGHER SECONDARY COURSE** from Monahan Girls Higher Secondary School, Chennai, Tamilnadu.
- 2004** : Completed **HIGH SCHOOL EDUCATION** from Monahan Girls Higher Secondary School, Chennai, Tamilnadu.

KEY SKILLS

1. Expert in client applications like LAKE WOOD, EDMS & ELC
2. Expert in MS Excel, Word & PowerPoint,

LANGAUGES KNOWN

English, Malayalam, Tamil.

PERSONAL DETAILS

Date of Birth : 27^h January 1989
Marital Status : Married
Sex : Female
Nationality : Indian

DECLARATION

I hereby declare that all the above information given by me is true to the best of my knowledge and belief

Date: 01/01/2022

Dubai, UAE

yours faithfully,

Deepthi. A