

SHANTI JAMES

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To hold a challenging position in a rapidly growing organization consisting of a group of multi professional and multicultural staff providing a challenging atmosphere at the workplace. For that I promise all my very best skills and knowledge for the overall development and prosperity of the organization.

EXPERIENCE

SEPTEMBER, 2020 – MAY 2021

PROCESS ASSOCIATE, SITUS AMC (ASSIMILATE SOLUTIONS, GURGAON)

Situs AMC formerly known as Assimilate solutions is a mortgage fulfilment partner focused entirely on the mortgage industry and supporting a range of US mortgage companies, where I got an opportunity to work in the Closing department.

- Worked with the ULDD Closing team which reviews audit loans and to ensure regulatory compliance and completeness.
- Providing services and support within short turnaround time.
- Review loan agreements to ensure that they are complete and accurate according to the policies.
- Analyze applicant's financial status, credit, and property evaluations to determine feasibility for granting loans.
- Review closing documents such as Note, Closing Disclosure, Appraisal report, credit reports etc.
- Confer with underwriters to aid in resolving mortgage application problems

SEPTEMBER, 2017 – AUGUST, 2020

JUNIOR ASSOCIATE (SEPT, 2017- SEPT,2018)

PROCESS ASSOCIATE (OCT, 2018- AUG, 2020), GUIDEHOUSE (NAVIGANT BPM (INDIA) PVT LTD, TECHNOPARK, TRIVANDRUM)

Guidehouse formerly known as Navigant, is an American specialized global professional firm, there I joined as Junior Associate then to Process Associate under Consumer Finance Department in the organization.

- Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
- Analyze applicant's financial status, credit, and property evaluations to determine feasibility for granting loans.
- Obtain and compile copies of loan applicants credit histories, corporate financial statements and other financial information.
- Review and update credit and loan files.

- Review loan agreements to ensure that they are complete and accurate according to policy.
- Performing new types of loans and other financial services and products in order to meet customer needs
- Submit applications to credit analysts for verification and recommendation
- Prepare reports to send to customers whose accounts are delinquent, and forward irreconcilable accounts for collector action.
- Arrange for maintenance and liquidation of delinquent properties.

EDUCATION

2015 - 2017

POST GRADUATION IN MASTER OF BUSINESS ADMINISTRATION (FINANCE & HR), ST. BERCHMANS INSTITUTE OF MANAGEMENT STUDIES (AUTONOMOUS), KERALA, INDIA

2012 - 2015

BACHELORS OF COMMERCE, DC SCHOOL OF FINANCE, KERALA, INDIA

PROJECTS AND INTERNSHIPS

- Worked at Geojit PNB Paribas, Pathanamthitta for the final project of MBA, on the topic 'Performance Evaluation of Five Selected Large Capital Mutual Funds'.
- Worked as intern in the Finance, Sales and HR divisions of Citizen Watches (India) Pvt. Ltd., Bangalore, India
Worked as intern trainee at Big Bazaar in Trivandrum.

SKILLS

- Knowledge in MS Package
- Tally ERP 9

ACHEIVEMENTS

- Achieved a course certificate in Finance on Securities Operations and Risk Management, Berchmans Industry Institute Interface Programme (BIII) a part of MBA Programme
- Performed as the head of registration of College fest AGRANI 2K16
- Achieved a certification of Participation for Best Management Team at SHIKHAR 2K16 from SCMS, Cochin
- Achieved a certification of Participation for Marketing games- TANTRA 2K16 from MACFAST, Thiruvalla
- Attended the ISTD 45th Annual Convention "NATCON" conducted by XIME, Kochi
- Attended National Level Vendor development Programme organized by MSME Training Institute, Thiruvalla.

PERSONAL DETAILS

- Father's Name : C.K James
- Date of Birth : 20 Feb, 1994
- Nationality : Indian
- Languages Known : English, Malayalam, Hindi

DECLARATION

I, hereby declare that the above given information is true to the best of my knowledge.

Shanti James