

CURRICULAM VITAE

JINI JOSEPH

US mortgage underwriter/ Data analyst

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Sharjah, UAE



CAREER OBJECTIVE

Attentive Loan Specialist with background in assessing credit history data and finding appropriate solutions perfect for customer needs. Ready for new position where loan evaluation background can be best utilized

WORK EXPERIENCE

Total Work Experience 4 year11 months

Hierotep Solutions Pvt. Ltd. Cochin, as US Mortgage Underwriter (March 2022 to June2023)

- *Determined loan eligibility and approved or rejected applications*
- *Requested additional information for applications and documents when necessary.*
- *Analyzed applicant assets and credit history to determine willingness and capacity to repay proposed mortgage obligation.*
- *Liaised with lenders, appraisers and other third parties to communicate needs and requirements.*
- *Analyzed tax returns and financial statements to determine ongoing cash flow to support loan repayment*
- *Provided feedback and guidance to borrowers throughout the approval process.*
- *Identified potential issues related to title, appraisals, insurance coverage.*

J.S Spices Idukki, Kerala, as Sales Coordinator, (January 2018 to January 2022)

- *Receive and process customer orders for spice exports accurately and promptly. Collaborate with logistics and shipping departments to ensure on-time delivery and proper documentation.*
- *Cultivate strong relationships with existing and potential spice buyers. Address customer inquiries, provide product information, and offer personalized support to enhance customer satisfaction.*
- *Ensure compliance with international trade regulations and export documentation requirements.*
- *Maintain accurate and up-to-date sales records, customer information, and export documentation in the company's database.*
- *Organize and facilitate sales meetings to discuss sales targets, progress, and strategies.*
- *Collect and analyze customer feedback on spice products and services. Relay feedback to relevant departments to drive product improvement and customer satisfaction.*

SKILLS

- *Application Analysis*
- *Income Evaluation*
- *Complaint Handling*
- *Problem solving*
- *Financial History Analysis*
- *Data Entry*

EDUCATION

- *B. Tech (Electrical and Electronics Engineering) MG University, Kerala, India in 2016*
- *12th from Kerala State Syllabus in 2012*
- *10th from Kerala State Syllabus in 2010*

PERSONAL DETAILS

Date of Birth: 12th April 1995
Languages Known: English, Malayalam and Tamil
Marital status: Single
Nationality: Indian

Place: Sharjah

Date:

JINI JOSEPH