

K. Prabu
Senior Underwriter QA & Acting Team Lead | Chennai, India

BASIC INFORMATION

Experience in:	Financial Services Industry
Email:	prabuyuva2305@gmail.com
LinkedIn:	linkedin.com/in/prabu-krishnamoorthy-7104883b0
Phone:	+91 9962313864.
Language:	English, and Tamil.
Address:	Chennai, Tamil Nadu, India

CAREER CONTOUR

I am unwavering, meticulous, and highly competent in the **Financial Services Industry**. I have a consistent record of delivering results-driven work with a proven ability to implement my projects in an organized manner, spanning **15+ years** of my successful career.

My expertise:- **Financial Services Industry – Mortgage Underwriting, Quality Assurance, Risk Control (RCSA), Loss Mitigation, Title Vetting, Income Calculation, Credit Analysis, AUS Review, Process Excellence, SME Leadership, Compliance Management, MIS Reporting, Root Cause Analysis, Stakeholder Coordination**. I have in-depth knowledge of all the ethics of management. I possess effective communication skills and am a team player with strong organizational, Logical, and Problem-Solving Abilities.

I have extensive experience working with large-scale organizations, such as **Moder Solutions India Pvt. Ltd., Tata Consultancy Services**. I am well-versed in skills including analysis, problem-solving, and coordination, which have contributed to my success and dedication. Strong influencing and negotiation skills coupled with a proven ability to think in and out of the box, generating new solutions.

I have commenced my profession as an **Executive** and risen myself as **Senior Underwriter QA** in a reputable company. I would like to see myself growing with the passing years of hard work and dedication. I have been awarded many accolades for my result-oriented hard work.

Armed with a multitude of competencies and work experiences, I am confident to carry forward any organization's vision & objectives with sufficient ease and dedication to my job responsibility.

EXPERIENCE

Feb 2022 – Feb 2026 | Moder Solutions India Pvt. Ltd. | Senior Underwriter QA & SME

Responsibility: -

- Performing Underwriting QA and Title Vetting for FHA, USDA, and VA mortgage loans.
- Reviewing borrower documents including RMA, 4506T, 1040, income documents, and property records.
- Conducting income calculations and evaluating Front-End / Back-End ratios.
- Reviewing credit history through CBR and validating collateral documentation.
- Ordering escrow, valuation reports, and NPV requests.
- Supporting loan modification approvals and risk evaluation.
- Allocating quality samples to team members and managing QA workflow.
- Preparing PCT, BRD, MOM, and process documentation.
- Performing internal quality checks and providing feedback to teams.

- Sending daily MIS and productivity reports to management.
- Conducting control chart analysis and root cause investigations.
- Supporting team engagement activities and process improvements.

Oct 2020 – Jan 2022 | Firstsource Solutions Ltd. | Senior Underwriter & SME

Responsibility: -

- Reviewing mortgage files including 1003, 1040, income and asset documents.
- Following AUS guidelines based on Credit, Capital, Capacity, and Collateral.
- Evaluating appraisal reports and property eligibility.
- Running fraud checks and clearing alerts.
- Reviewing collection accounts and derogatory credit history.
- Managing PTD/PTF conditions and approving loans.
- Ensuring compliance with investor guidelines and underwriting policies.

Feb 2013 – Oct 2020 | Tata Consultancy Services | Tester & SME

Responsibility: -

- Supporting US Mortgage Risk & Control processes.
- Maintaining 99.5% internal accuracy and meeting production targets.
- Preparing MIS reports and supporting data analysis.
- Providing process training and onboarding support for new joiners.
- Identifying procedure gaps and implementing process controls.
- Supporting NA Analysis Green Belt project initiatives.

Roles & Responsibilities (Underwriter | 2013 – 2017)

- Performing mortgage underwriting based on Credit, Capacity, and Collateral.
- Reviewing borrower eligibility and approving/declining loan files.
- Ensuring compliance with mortgage underwriting guidelines.

Feb 2011 – Jan 2013 | Cognizant Technology Solutions | Sr. Process Executive – Voice (US Healthcare)

Responsibility: -

- Conducting healthcare license verification and monitoring processes.
- Verifying US doctors' credentials via calls, email, fax, and voicemail.
- Maintaining high quality standards and production accuracy.
- Supporting MIS reporting and stakeholder communication.
- Identifying process gaps and improving operational controls.

Jan 2010 – Feb 2011 | Dell Perot Systems | Senior Representative

Responsibility: -

- Handling health insurance claims adjudication and verification processes.
- Reviewing claims documentation and ensuring compliance with client guidelines.

ACHIEVEMENTS

- Received Star Performer Award for consistent productivity and quality.
- Recognized for Process Excellence – 100% quality and target achievement.
- Maintained high accuracy levels across underwriting and QA processes.

ACADEMIC FORTE

- MBA – Alagappa University, Chennai (2012–2014)
- B.Sc. – Madurai Kamaraj University, Madurai (2005–2008)

Training & Certifications:

- Six Sigma Green Belt Certification
- Mortgage Risk Control & Underwriting Process Training
- Quality Assurance & Root Cause Analysis Training

TECHNICAL PROFICIENCY

Well-versed with

- **Mortgage Systems:** AUS (DU / LPA), Income Calculator, CBR Credit Review
- **Processes:** FHA, USDA, VA Loans, Conventional Underwriting
- **Documentation:** 1003, 1040, Paystubs, Profit & Loss, Award Letters, Title Documents
- **Analysis:** Front-End & Back-End Ratio (DTI), Valuation Ordering (AVM/BPO/CAVO)
- **Tools:** MS Office, MIS Reporting, Control Charts, Root Cause Analysis

Advice for Contacting: I'm always open to conversation, networking with like-minded professionals, or discussing future prospects. Connect with me on LinkedIn or contact me at prabuyuva2305@gmail.com