**BHASKAR DWIVEDI**

🆔 Employee ID: Bhaskar155288

📞 +91 6306990958 | 📍 Lucknow (UP).

📧 bhaskardwivedi544@gmail.com

**CAREER OBJECTIVE**

To secure a responsible position in the mortgage and financial services domain where I can apply my strong analytical skills and underwriting expertise and contribute to organizational goals while continuing to grow professionally.

**KEY SKILLS**

* Core Underwriting (US Market)
* Income & DTI Analysis
* Credit & Risk Assessment
* Compliance Check & QC
* Remote Underwriting
* Communication & Documentation

- Maintained compliance with Fannie Mae/Freddie Mac and lender policies.

- Performed DTI, income, and asset validation for residential mortgage files.

- Analyzed income (W2, paystubs, taxes), credit reports, and collateral details.

- Conducted underwriting reviews for purchase and refinance loans.

Project: Westcore Lending – Mortgage Core Underwriting

📅 Aug 2020 – Dec 2021 📍Remote/Delhi

EXL Service Pvt Ltd – Sr. Executive (Core Underwriter – Westcore Lending)

- Ensured compliance with investor valuation policies and client-specific guidelines.

- Flagged discrepancies between reported and actual property conditions.

- Cross-checked comps, sales data, and market value insights for accuracy.

- Reviewed property appraisals and valuation reports to assess risk level.

Project: Voxtur Valuations – US Residential Risk Analysis

📅 Jan 2022 – Dec 2022 📍Remote/Delhi

EXL Service Pvt Ltd – Sr. Executive (Valuation Analyst – Voxtur Valuations)

- Resolved read exceptions and anomalies with internal teams.

- Aligned meter reads inline with system data to ensure billing accuracy.

- Managed property-level updates for PP and Smart Meters.

- Handled meter data updates and synchronizations for British Gas properties.

Project: British Gas – Swift Metering

📅 Jan 2023 – Present 📍Remote/Delhi

EXL Service Pvt Ltd – Sr. Executive (Swift Metering - British Gas Process)

**PROFESSIONAL EXPERIENCE**

📅 *Sep 2017 – Sep 2018*  
**Project:** M&T Bank

* Reviewed loan packages for completeness and compliance.
* Worked on various mortgage types: FHA, VA, Construction, ARM, etc.
* Coordinated with Quality team for audit improvements.

**Conduent (Admin Ops. Sr. Rep.)**

📅 *Oct 2018 – Nov 2019*  
**Project:** Hartford Healthcare Corporation

* Processed FMLA claims and leave management for US-based clients.
* Ensured HIPAA compliance and accurate medical leave eligibility documentation.

**EDUCATION**

**Bachelor of Computer Application** – CSJMU, Kanpur | *2015*  
**12th** – U.P. Board | *2012*  
**10th** – U.P. Board | *2010*

**ADDITIONAL DETAILS**

* **Typing Speed:** 30 WPM
* **Shifts:** Comfortable in Night Shifts
* **Languages:** English, Hindi
* **DOB:** 15th Aug 1995
* **Marital Status:** Married

**DECLARATION**

I hereby declare that the above-mentioned information is true to the best of my knowledge.

🖊️ *(Bhaskar Dwivedi)*

Basic Python

Basic SQL

MS Excel

Typing Speed: 25 WPM

Communication & Documentation