



# Bhaskar Dwivedi

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## Summary

### Work experience

#### EXL Service Pvt. Ltd

2020-08 - present

##### Sr. Executive - US Mortgage / Utility Operations

Project: Loan Depot, Voxtur Valuation

- Executed underwriting support tasks and validated loan compliance documentation
- Shifted to utility support process in 2021 due to process ramp-down
- In the last 6 months, supported the Power BI reporting team: refreshing dashboards, cleaning data, assisting in report distribution
- Strong exposure to SQL scripting for pulling mortgage-related data

#### Oracle Financial Services Software Pvt. Ltd

2019-12 - 2020-08

##### Associate Consultant - Mortgage Ops

Project: NewRez LLC

- Reviewed mortgage property documents for loans being sold to the secondary market
- Maintained quality documentation like Root Cause Analysis and Error Tracking Sheets
- Worked closely with the quality team to audit loan files
- Verified and reported on documentation for loan types including ARM, CEMA, Manufactured, Government, Cooperative, and Construction loans
- Ran compliance checks and reviewed Title documents
- Exclusively handled secondary market loan processing

#### NTT Data Services

2018-10 - 2019-11

##### Admin Ops. Sr. Representative - FMLA Claims

Project: Hartford HealthCare Corporation

- Processed FMLA (Family & Medical Leave Act) claims for eligible US employees
- Verified documentation for leaves related to serious illness, maternity/paternity, adoption, or military caregiving
- Ensured ongoing healthcare benefits during unpaid leave periods
- Collaborated with public and private employer systems to validate eligibility
- Maintained detailed compliance records as per US leave laws

#### WNS Global Services Ltd

2017-09 - 2018-09

##### Associate - Mortgage Back Office

Project: M&T Bank

- Audited post-closing loan files before submission to secondary market
- Ensured documentation completeness and regulatory compliance
- Escalated data gaps and flagged errors for correction

### Education

#### BCA

BCA - CSJMU, Kanpur | 2015

2015-01

Objective

Experienced operations professional with over 6 years of expertise in back-office processes, specializing in US mortgage and utility operations. Recently built strong proficiency in SQL, Power BI, Pandas, and Data Warehousing. Passionate about transitioning into business intelligence and reporting roles, with hands-on experience in building dashboards and working on self-driven analytics projects.

Qualifications

- Accurate and compliant in back-office document processing
- Confident working across SQL, BI tools, and data wrangling
- Honest, adaptive, and focused on career growth in analytics

Declaration

I hereby declare that above-mentioned details are correct and complete to the best of my knowledge.

Date:

Place:

(Bhaskar Dwivedi)

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