

Harsh
Executive
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Summary

I am a dedicated professional with a commitment to excellence. I thrive in dynamic environments and enjoy applying my skills to solve complex challenges. I am continually seeking opportunities for professional growth and development in my field.

Key Achievements

Team Efficiency Boost Increased team efficiency by 20% through process improvements.	Team Management Excellence Successfully managed a team of 15, increasing output by 25%.
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Experience

Incedo Process executive	Gurugram 06/2024 - 07/2025
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Company Description

- Managed end-to-end process operations, ensuring compliance with quality standards and meeting deadlines
- Collaborating with cross-functional teams to streamline processes and improve efficiency, resulting in time and cost savings
- Work as a mentor and auditor for Conventional and Government Loans
- Conducting Refreshers, Knowledge tests for process improvement to bridge the knowledge gap and learning
- Implements the improvement plan to enhance customer satisfaction
- Accurately determine qualifying income in compliance with investor and agency guidelines (FNMA, FHLMC, FHA, etc.)
- Ensure DTI ratios align with program-specific requirements and investor overlays.
- Assess W-2 income, YTD earnings, and consistency of employment.
- Calculate complete monthly housing payment (Principal, Interest, Taxes, Insurance, HOA) for accurate DTI analysis.
- Ensure alignment with loan program and escrow requirements.
- Analyze business income using tax returns, P&L statements, and ensure income stability and viability.
- Review and evaluate credit reports to verify trade lines, credit history, and overall creditworthiness.

NIIT LTD Associate	Gurugram 02/2023 - 06/2024
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Company Description

- Day to Day production user in all lines of businesses within process
- Proficient in analyzing and calculating borrower income using tax returns, pay stubs, and financial statements.
- Review and evaluate credit reports to verify trade lines, credit history, and overall creditworthiness.
- Handling critical transactions to ensure no miss on-those
- Calculate borrower's monthly debt obligations including housing payments using DU/LP guidelines.
- Ensure DTI ratios align with program-specific requirements and investor overlays.
- Assess W-2 income, YTD earnings, and consistency of employment.
- Analyze business income using tax returns, P&L statements, and ensure income stability and viability.
- Calculate complete monthly housing payment (Principal, Interest, Taxes, Insurance, HOA) for accurate DTI analysis.
- Ensure alignment with loan program and escrow requirements,

Education

Kurukshetra University

Bachelors of Business Administration

2019 - 2021

Skills

Income Calculation & Analysis (Wage, Business, Rental, Schedule C)	Credit Trade Line Review & Risk Assessment	Monthly Payment Calculation per Agency Guidelines (FNMA, FHA, VA, USDA)	Credit Evaluation: Score, History, Utilization, Derogatory Accounts
Bankruptcy Analysis (Chapter 7 & 13) & Eligibility Assessment	Rental Income Calculation using Lease Agreements & Schedule E	PITIA (Principal, Interest, Taxes, Insurance, HOA) Calculation	Schedule C Income Analysis for Self-Employed Borrowers
Debt-to-Income (DTI) Ratio Analysis and Guideline Compliance	Proficiency with AUS Systems (DU, LP)		