

# Deepesh Guljani

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A dedicated and detail-oriented Credit Analyst eager to leverage consistent and competent analytical skills while maintaining top-quality performance in project handling, strategic planning, and professional development to fulfil the goals of rendering excellent customer services and being open to different ideas and cultures, thereby contributing to the organization's growth.

## EDUCATION

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**International Institute of Informatics & Management, Jaipur** 2015 - 2017  
Master of Business Administration (Finance & Marketing) | Examination Score – 67%

**Commerce College, Jaipur** 2012 - 2015  
Bachelor of Commerce | Examination Score – 61%

**S.V. Public School (CBSE), Jaipur** 2011 - 2012  
Higher Secondary Certificate | Examination Score – 80%

## WORK EXPERIENCE

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**Mpower Financing, Bengaluru** Mar 2022 – Present  
**Senior Credit Analyst**

- Reviewed, analyzed, and decisioned over 2000 loan applications totaling \$30 million from nearly 190 countries and counting.
- Underwriting cases of International Students loans studying in USA after careful analysis of Credit report, School fees, Funding's/Scholarships borrower come with, Banking and future earnings of applicant.
- Performing audits and quality assessments to verify that loans are being thoroughly examined in accordance with credit policies, ratios requirements and standard operating procedures.
- Tracking weekly patterns in underwriting and conducting coaching and feedback sessions with new hires to enhance the quality of the process.
- Worked alongside multiple stakeholders to implement automation solutions in underwriting, leading to improved efficiency and streamlining of the process.
- Developing and implementing quality assurance processes and procedures to improve overall efficiency and effectiveness of credit/underwriting team.

**Better Mortgage Corporation, Gurugram** Sept 2020 - Mar 2022  
**Credit Analyst**

- Evaluated the creditworthiness of borrowers to render a credit decision by reviewing W2's, Employment verifications, Income calculations including salary, self-employment, and other income, financial statements, asset statements, bank account statements, credit reports, etc
- Examining loan documents and executing transactions in accordance with service level agreements (SLAs). Conducting tasks including the review of underwriting documents, completion of deal closing processes, and management of loan servicing activities.
- Supported various financial analyses and accurately determined the financial condition of the applicants using key metrics like HTI (Housing to income ratio) and DTI (Debt to income ratio).
- Continuously indulged in dialogue with corresponding financial institutions to get the subordination and pay-offs process completed.
- Implemented Underwriting principles and procedures pertaining to the approval of mortgage and other lending products.
- Processed conventional FHA and VA loans and used Automated Underwriting Systems (AUS)

**Indiabulls Housing Finance, Jaipur**  
**Branch Credit Manager**

*Jun 2018 – Aug 2020*

- Underwriting & Appraising cases of Home loans and Loan against Property. Analyzing proposals to establish credit worthiness of clients for loans ranging from Rs 10 lacs to Rs 2 crore based on CIBIL, internal reports and policy norms.
- Analyzing Balance Sheet and evaluating Trading & Profit & Loss Account for having clear picture of client's financials for the given accounting period.
- Conducting PD with clients for having clear picture of client day to day operations.
- Evaluation of Ratios for understanding various aspects of firm's operating and financial performance and to check whether these are within the norms of credit policy.
- Preparation of docket for disbursement of loan to clients and ensuring timely updation of PDD and OTC.

**ICICI Bank, Ajmer**  
**Credit Manager**

*May 2017 – Jun 2018*

- Evaluating and assessing applications for home loans and loans against property. Reviewing loan requests ranging from Rs 10 lacs to Rs 1 crore to determine the creditworthiness of applicants, utilizing CIBIL scores, internal reports, and adherence to policy guidelines.
- Examining the balance sheet and assessing the trading and profit and loss account to gain a comprehensive understanding of the client's financial status during a specific accounting period.
- Examine and elucidate the monthly differences and patterns between revenue objectives, actual outcomes, and past performance to create forecasts and predictions.
- Creating monthly Key Performance Indicators (KPIs) to assess productivity and the achievement of sales and revenue goals.

## **PROJECTS**

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- Enhanced the current risk profile framework and optimized the loan decline funnel, resulting in quarterly cost savings of \$10 million.
- Worked with operational excellence team to identify opportunities for simplification and automation of processes, which led to significant improvement in the overall performance & TAT.
- Managed a Quality Control project to improve and consolidate end-to-end service processes of the ICs and enhance their work accuracy by 90%.

## **CERTIFICATIONS**

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- Certified Data Analyst - Python for Data Science from **Analytix Labs**(2023)
- Certified Data Analyst – Excel, SQL & Tableau from **Analytic Labs**(2022)
- Certificate Course in Citizenship & Social Entrepreneurship from **IDCA**(2016)
- Volunteer Certificate from **Umang NGO**.

## **AWARDS & ACHIEVEMENTS**

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- Awarded with **Integrity Value Award** from Mpower Financing (2023)
- Recipient of the **Star Performer Certificate** for 3 consecutive months by Better Mortgage (2021)
- Awarded with **Guiding Light Award** by Indiabulls Housing Finance (2019)

## **TOOL STACK**

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- Salesforce & APS
- Jira
- MYSQL, Jupyter Notebook & PyCharm
- Encompass
- Perfios & Finfort