



PARASH BARMECHA

BUSINESS ANALYST AND PROJECT MANAGEMENT 📍 DOMBIVALI EAST, 421204, INDIA 📞 9833462861

◦ DETAILS ◦

Arctica-D, Flat no 803, Casa Rio
Dombivali East, 421204
India
9833462861
parash.barmecha@gmail.com

◦ SKILLS ◦

Requirements Gathering

Project Management

Business Analysis

Agile

Underwriting

◦ LANGUAGES ◦

English

Hindi



PROFILE

Dedicated and Proactive Mortgage professional with diversified experience in Business Requirement Documentation (BRD), Functional Specification Documentation (FSD), Project Management, Digital Journey, Relationship Management, Credit Underwriting, Quality Control, Change Management in loan origination system. Targeting senior-level assignments with an organization of repute. Always up to providing excellent customer service and not afraid to wear many hats.



EMPLOYMENT HISTORY

Business Analyst at QualityKiosk Technologies India Pvt. Ltd., Mahape, Navi Mumbai
July 2022 — July 2024

Client: HDFC Bank **Location:** Kanjurmarg, Mumbai

- Managing and implementing over Customer Digital Journey journeys in LOS.
- Implementing Management requirements & Project intended towards resolving pain areas in sales process through system changes.
- Working along with internal product and technology team to develop the product and deliver the solution.
- Reviewing & communicating to the developer team for implementation of the new functions in Loan.
- Following project lifecycle methodology defined under the process framework; ensuring that the team understands all aspects of the prime contract relating to responsibilities.
- Developing project baselines, monitoring & controlling projects with respect to cost, resource deployment, time overruns and quality compliance to ensure satisfactory execution of projects.
- Defining the risk management framework for the project and ensuring that the highest level of quality was maintained.
- Interfacing with the customer and building a positive relationship; ensuring contracts are carried out as per agreed terms and managing client expectations.
- Working with product management team to determine roadmaps for the product and assisting in feature prioritization and formulation of functional and technical requirements.
- Coordinating & communicating with the clients to provide them the best solution for their retention and satisfaction.
- Handling queries of the developers related to the requested task and Manage Coordination with IT and users for projects.

Quality Control Sr. Analyst and Project Management at BMTG Advisors India Private Limited (Better Mortgage), Gurgaon, Haryana

October 2021 — May 2022

- Quality check review of loan underwritten by US mortgage underwriters which includes but not limited to, Reviewing income calculation which includes salaried income and self-employed income calculations (Sch. C, 1120S, 1120 and 1065).
- Detailed credit report review analysis with an eye for verifying miscellaneous information reported by credit agencies.

- Detailed asset review to meet the closing requirement includes review of but not limited to bank statements, investment accounts, retirement account and crypto currency statements.
- Review of property Appraisal/Valuation report.
- Detailed ratio analysis (Front end and Back end ratio) in order to adhere to agency (FNMA and Freddie Mac) guidelines.
- Verifying clause of Automated Underwriting System(AUS) which includes review of Desktop Underwriter(DU) and Loan Product Advisor(LPA) review.

Sr. Analyst and Process Engineer at XL Dynamics India Private Limited, Mahape, Navi Mumbai

November 2012 — September 2021

Process Engineer:

- Designing the work flow to adjust processes to improve productivity and efficiency.
- Interfacing with the management and building a positive relationship; ensuring projects are carried out as outlined.
- Coordinating with management to determine roadmaps for the product and assisting in feature prioritization and formulation of functional and technical requirements.
- Identifying and forwarding change request details of Loan Origination System(LOS) to the developers.
- Reviewing & communicating to the developer team for implementation of the new functions in Loan Origination System as per revised Fannie Mae and Freddie Mac agency guidelines.
- Handling queries of the developers related to the requested task and coordinate with IT team and users for projects.
- Following project lifecycle methodology defined under the process framework; ensuring that the team understands all aspects of the primarily outlined responsibilities.

Sr Analyst:

- Pre-Risk Analysis of loans for Sun West Mortgage Company (U.S.A),complying with company, investors and agency guidelines.
- Analyzed credit, income, assets,title report (limited review) and appraisal report(limited review) during the risk analysis process.
- Evaluated debt to income ratio,loan-to-value ratios, credit scores and various other factors when making decisions.Determined and documented loan conditions.
- Providing timely responses for loan decisions and condition submissions. Working on all conditions pending on approved loans.



EDUCATION

P.G.D.M, Master School of Management, Meerut, U.P

2010 — 2012

Major: Finance, Minor: Marketing



COURSES

Jira Beginner Certificate, Udemy

Fundamental of Business Analysis, Udemy