

BADHAN SARKAR

Financial Risk Analyst

badhansarkar@rediffmail.com | 9836071405 | Kolkata

6+ years Independent and self-motivated Professional having expertise in **US Residential Mortgage - Processing**. Focused on providing satisfactory service to the clients in terms of **quality within specified TAT** on pre/post-issuance of services and revenue growth for the organization.

With diversified experience into **ITES industry** with **BFSI domain specialization**, I Intend to be a part of an organization where I can constantly learn and develop my skills and contribute to the growth of the organization.

+ Achievements

2018 Employee of the Month
2 times (2016 & 2018) rewarded as the Employee of the month by TCS

+ Work Experience

Sep 2019
till **Present**

XL Dynamics India Private Limited
Financial Analyst , Navi Mumbai

- **Asset Document Underwriting**
- **Review** of various types of Assets documents and Analyzing Income documents to validate funds available with the borrower
- **Determining additional risk from the loan** files and accordingly checking if the file meets all automated underwriting requirements
- **Communicate requirements** on loan files to clients to get missing documents or clarifications required to proceed further with files
- Communicate with the Management Exception Review team to check for exceptions required on files to proceed further
- **Analyzing Credit Report** to determine Credit History of borrowers
- **Review loan transactions**, agency guidelines and prepare claims for various agencies

+ Technical Skills

- Underwriting
- CRM Software
- Data Analysis
- MS Office

+ Soft Skills

- Multi Tasking
- Independent
- Decision Making
- Self motivated
- Written Communication
- Strong Analytical Skills

+ Interests

- Listening to Audio Books
- Reading Newspaper
- Cooking

+ Spoken Languages

- English
- Bengali
- Hindi

- **Prepare claims Report and Audit** them to check the accuracy
- **Reconciliation of claim** payment and complete loss analysis of the loan once all the claimed payments are received
- **Review billing** of various agencies
- **Follow up with respective team / Investor** for missing document and information to complete the claim process

3 years & 8 months

Tata Consultancy Services

Kolkata

Production Support Executive

Duration - August 2017 to September 2019

Client: International Audit firm's Global IT Operations

- Handle environment application upgrade,
- Day to day operations and user support, troubleshooting issues and resolving them within defined SLAs.

Process Associate

Duration - January 2016 to July 2017

Client: UK based Electricity & Gas company

- Generate bills (monthly, quarterly, annually) for the customers in the Bill Customer department

+ Educational Qualification

2013

Master of Arts - Mass Communication

Department, Rabindra Bharati University, Kolkata

2011

Bachelor of Arts - Journalism & Mass Communication

College, West Bengal State University

+ Declaration

I hereby declare that all the details furnished above are true and correct to the best of my knowledge and belief. Supporting documents shall be available on request.

Signature