

Deepika Amraj | Financial Analyst

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Summary

Financial analyst with **4 years** driving accuracy and efficiency in high-volume operations across **mortgage, lending, and trade settlement environments**. **Reduced error rates by 15%** through systematic process improvements while **maintaining 96-98% compliance in regulatory-heavy sectors**. Proven track record **reconciling thousands of transactions monthly** and **identifying critical discrepancies before they impact business operations**. Combines **operational rigor** with **technical problem-solving** to deliver **reliable financial analysis**.

Skills

- **Regulatory & Compliance:** TRID Disclosures, Fee Reconciliation, Audit Readiness, Risk Mitigation, SOX/Dodd-Frank Alignment, SEC Reporting
- **Financial Systems & Tools:** Excel (Advanced: Pivot Tables, Variance Analysis, Data Validation, Macros), Encompass Loan Systems, SQL (Queries, Data Extraction), Power BI (Dashboards, Data Visualization), Microsoft Office Suite
- **Core Analytical Competencies:** Variance Analysis, Root-Cause Analysis, Financial Reconciliation, Data Integrity Management, Error Resolution, Month-End Close Support
- **Other Skills:** SLA Optimization, Stakeholder Coordination, Cross-Functional Collaboration, Problem-Solving, High-Volume Operations Management

Professional Experiences

Junior Financial Analyst | Saphyre | Hoboken, NJ **Jun 2024 – May 2025**

- Performed variance analysis on trade settlement fees and credits, reconciling 120-150 monthly transactions using Excel-based tracking systems to identify discrepancies and ensure accurate cost allocation across client portfolios
- Supported regulatory reporting processes for trade compliance, preparing accurate financial documentation aligned with SEC and industry standards while maintaining data integrity for audit readiness
- Conducted systematic data reconciliation across trade settlement platforms, identifying and resolving 8-12 discrepancies monthly through root-cause analysis to strengthen financial accuracy and operational controls
- Collaborated with technology teams to optimize data validation workflows, improving reconciliation efficiency through enhanced Excel macros and SQL query automation
- Assisted in month-end close processes by preparing variance reports, validating account balances, and coordinating with operations teams to ensure timely and accurate financial statement preparation
- Coordinated with cross-functional teams including operations, technology, and compliance to gather financial data, resolve discrepancies, and deliver timely analysis supporting business decisions

Financial Analyst Intern | iCreditWorks | Iselin, NJ **Dec 2023 – May 2024**

- Supported loan portfolio analysis by gathering and organizing financial data for 50+ accounts, assisting senior analysts in preparing monthly performance reports and variance summaries
- Assisted in developing Power BI dashboards to track loan fee trends and portfolio performance metrics, contributing to data visualization efforts for management reporting
- Performed loan fee reconciliations and accrual validations using Excel, identifying discrepancies and supporting month-end close processes under senior analyst guidance
- Participated in credit risk assessment processes by analyzing borrower data and payment histories, gaining exposure to lending risk models and portfolio monitoring techniques

COC Financial Specialist | Cognizant | India **Nov 2019 - May 2022**

- Performed cost variance analysis on lender discounts and borrower-paid fees, processing 250-400 loan files monthly while identifying pricing discrepancies and verifying fee adjustments against TRID tolerance thresholds to ensure regulatory compliance and accurate cost allocation
- Reconciled complex fee structures and lender credit adjustments using Excel-based variance tracking, ensuring accurate classification of borrower-paid vs. lender-paid costs and maintaining data integrity for downstream financial reporting
- Conducted root-cause analysis on financial data discrepancies using systematic error investigation methodologies, implementing corrective controls that strengthened audit readiness and reduced error recurrence by 15% over 2.5-year tenure
- Validated Change of Circumstance triggers through comprehensive documentation review, proactively identifying 5-10 discrepancies monthly in fee calculations and loan terms to mitigate compliance risk and maintain accuracy for regulatory examinations
- Maintained 96-98% SLA compliance in high-volume operations, processing time-sensitive loan modifications and regulatory disclosures within strict deadline windows while balancing accuracy requirements in a regulatory-heavy mortgage environment
- Coordinated with U.S. onshore operations teams (5-7 rotating contacts) on file stage progression and fee structure updates, aligning offshore processing with domestic compliance standards through regular cross-functional collaboration

Education

Master of Business Analytics Trine University, Detroit, Michiga	(Expected) Jun 2025 – Jun 2027
Master of Science in Computer Science University of Bridgeport, Connecticut	Aug 2022 – May 2024
Bachelor of Commerce Badruka College of Commerce and Arts, India	May 2016 – Apr 2018