

Personal Details:

Address:

Yashone Infinitee, Punawale,
Pune-411033

Contact:

Cell: + 91 9004878388

Mail:

chandni_bhandari@yahoo.com

Date of Birth:

14th March 1989

Marital Status:

Married

Languages known:

English
Hindi

Strength:

Energetic, quick learner and possess good leadership qualities

Reference:

To be provided at your request

Chandni Bhandari

Objective:

To pursue a dynamic and challenging career with an organization of repute, which gives value addition to the organization as well as offers opportunity to enhance professional skills while getting a high level of satisfaction and recognition.

Work Experience:

From May 22 – Present – Tata Consultancy Services – Business Lead – US Mortgage Underwriting

- Handling the project of US Military Veterans.
- Managing the end-to-end mortgage loan needs of the eligible borrowers.
- Enabling the effective checks for red flag identification in the process.
- Addressing client queries and creating good customer experience.

From May 21 – March 22 - Better Mortgage – Underwriting Analyst

- Reviewing, Analysing and Processing of data and documents.
- Addressing client queries and creating good customer experience.
- Cross functional collaboration with teams within the organisation for smooth functioning.
- Process optimisation by reducing operational gaps and improving workflows.
- Verification of all the aspects of Purchase Contract.
- Awarded with ACES All Day Award.

From March 19 – March 21 - ICICI Bank Ltd – Credit Manager – Retail Lending for Working Capital

- Underwriting and deep analysis of financial statements and ratios.
- Analysis of financial proposal related to expansion and start up projects of growing business.
- Analysis of financial statements, banking, CIBIL report of the applicant to understand the credit history, credit worthiness and repayment behavior of the applicant, for the credit appraisal.
- Conducting personal discussion with the applicant to understand the end use of the funds, business process and Conducting Market reference check.
- Calculation of eligible amount of loan based on the financial statement, banking, value of property being mortgaged, nature of business, risk.
- Managing and ensuring the disbursement of files as per the process at month end and management of vendor and agencies, TAT, Bill payment, quality check etc. throughout the month as a monthly activity.
- Preparation of Note and recommending the case for approval as per the policy laid down by the bank in Co-ordination with other department such as Sales, Operation and RCU Team.

April 18 – March 19 – Quattro Mortgage Services Pvt Ltd, Thane as Underwriter – US Mortgage

- Worked for Greenbox Loans Inc., USA
- Verifying Fannie Mae / Freddie Mac requirement by analyzing 4C's of Underwriting.
- Finalizing and submitting the final findings and recommendations to the US underwriting team.

June 14 – March 18 – XL Dynamics Pvt Ltd, Navi Mumbai as Associate Analyst

- Worked for Sun West Mortgage Inc., USA
- Verifying Fannie Mae / Freddie Mac requirement by analyzing 4C's of Underwriting.
- Finalizing and submitting the final findings and recommendations to the US underwriting team.

June 13 – Feb 14 – Genpact India Pvt Ltd, Gurugram as Process Developer

- Worked for Suncorp Bank, Australia
- Spreading the financial information of the client into the system with the help of WebEquity Manager
- Providing data for comparative analysis of Ratios

Training:

Sept 07 – Mar 11 -S L Chhajer & Co., (Chartered Accountants), Bhopal as Audit Assistant

- Provide Chief Auditor with the required support for conducting the audit
- Inspect the Financial Statements for accuracy and correct the detected errors
- Prepare Balance Sheets and Profit and Loss Accounts to display the true and fair financial position of the Auditee's Organization
- Verify the supporting documents of bills, receipts and reconciliation statements
- Finding any discrepancy within the documents or statements and post relevant entries to make correction. Verification of Assets and Liabilities
- Check the treatment of revenue and capital expenses so as to validate the Financial Statements

Qualification:

➤ **Qualification and Certification:**

Course	Institute	Year	Results
Certificate in Credit Skills for Bankers	Moody's	Sept 2019	72%
PGDFM	NMIMS	Sept 2018	62.79%
Accounting Technician (CA Inter)	ICAI	Aug 2010	50%
B Com	Barkatullah University	Jul 2010	62.88%