

DHINAKARAN J

Finance & Operations Professional

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PROFESSIONAL SUMMARY

Finance and operations professional with hands-on experience in the US mortgage domain, specializing in WVOE/WVOI income verification, income calculation, and documentation review. Skilled in forensic income analysis, fraud detection, risk assessment, and ensuring compliance with federal and bank-specific mandates. Recognized as a Star Performer and recipient of the Citizens Bank Credo Award for consistently delivering high-accuracy, high-volume production work.

CORE SKILLS

US Mortgage | WVOE/WVOI & Income Verification | Forensic Income Analysis | Income Calculation | Documentation Review | Fraud Detection & Risk Assessment | Compliance | Invoice Processing & Accounts Payable | Vendor & Stakeholder Management | Insurance Claims Processing | Financial Data Validation | Process Improvement | Trial Balance & Reconciliation Support | MS Excel | MS Word | PowerPoint | Tally ERP 9 | Oracle | Epic | Ariba

PROFESSIONAL EXPERIENCE

Infosys BPM Ltd – Chennai, India

Senior Process Executive – US Mortgage Domain

June 2025 – Present

Client: Citizens Bank, USA

Primary Specialty: Core WVOE/WVOI & Income Verification

- **Live Process Execution:** Manage a high-sensitivity, real-time production environment, clearing 15+ complex mortgage loans daily through live email influx and instant/manual research.
- **Forensic Income Analysis:** Lead end-to-end verification of employment and income (WVOE/WVOI) for complex US mortgage files, ensuring 100% accuracy in documentation.
- **Variable Income Expertise:** Perform meticulous audits of paystubs, W-2s, and third-party data (Equifax TWN/Experian) to validate income stability for OT, bonus, and commission earners.
- **Team Leadership:** Mentored and trained junior team members on fraud detection and risk assessment, identifying early fraud triggers and income discrepancies, maintaining a consistent 99%+ quality score.
- **Recognition:** Recipient of the Citizens Bank Credo Award for exceptional discipline and quality delivery in the WVOE process.

Secondary Specialty: Cross-Trained Underwriting Support

Invoice Processing

- Process and validate vendor invoices in line with established process guidelines.
- Ensure accuracy and completeness of invoice data prior to payment processing.
- Identify and resolve invoice discrepancies to prevent payment delays.
- Process 80+ invoices per day with high accuracy; received the Star Performer Award.
- Tools used: Oracle, Epic, Ariba.

Finance Department Intern

February 2025 – April 2025

Glenecal Global Hospital

- Assisted with credit sales and Third-Party Administrator (TPA) insurance claims processing.
- Supported financial process improvement initiatives.
- Coordinated with cross-functional teams to ensure smooth daily operations.

Finance Intern

July 2024 – August 2024

Divya Swaroopa Financial Service Pvt. Limited

- Assisted in the preparation and organization of financial records for accurate reporting.
- Supported the team in ensuring compliance with tax regulations and filing deadlines.
- Gained hands-on exposure to Tally Prime for financial record-keeping.

EDUCATION

MBA, Finance & Operations

2023 – 2025

St. Joseph's Institute of Technology, Chennai

Bachelor of Commerce (B.Com)

2020 – 2023

Acharya Arts and Science College, Pondicherry

ACADEMIC PROJECT

- A Study on Consumer Behavior (Milk Biscuits)

CERTIFICATIONS

- Tally ERP 9
- Corporate Finance — Udemy
- Fundamentals of Capital Markets — Finmark
- C++ Programming — Bharathidasan University (2016)

LANGUAGES & INTERESTS

Languages: English, Tamil

Interests: Sports, Yoga, Voluntary Work