Ravneet Ahluwalia

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**Background**

I am an ambitious financial professional with track record of getting things done. I display positive attitude and do my best work in a team environment. I have strong communication, organizational, and high proficiency in financial analysis skills.

I have extensive experience working with business customers to understand and document business requirements. Excellent time management skills, dedication, and self-motivation help me excel in performing day to day project tasks and deliver results on schedule.

**Selected Relevant Experience**

* Develop and maintain Excel based financial models
* Gather and prioritize business requirements
* Experienced in trend, scenario, and variance analysis using MS Excel
* Coach junior team members on financial business processes
* Conduct end-user training sessions on financial applications
* Experience in working with distributed project teams
* Experience in the design and development of financial applications
* Manage and facilitate external vendor relationships
* Provide end-user customer support services
* Experience in personal customer service initiatives
* Analyze Market and competitive data
* Perform credit checks and processed commercial loans
* Conduct financial risk analysis on commercial loans
* Security instrument management, transfers, and financial audits
* Develop and maintain executive information management reports
* Generate financial projections and monitor expense accounts against budget

**Professional Experience**

2005 – 2010 Office Associate Tourneau, Inc, Troy MI

Inventory and Financial Analyst

* Perform inventory and financial data analysis and reporting
* Create Sales Reports and manage inventory
* Financial What-if scenario analysis and forecasting
* Vendor Relationship Management
* Customer Relationship Management

2000-2003 Financial Analyst (contract Position) Lear Corporation**,** Southfield, MI

* Assisted the MIS Department to design the financial applications. I was the subject matter expert to lay out the business requirements for this application.
* Worked with the Information technology managers and team members by assisting them with the financial terminologies to implement the new financial program.
* Developed financial applications using Visual Basic Application programming

1997-2000 Commercial loan credit analyst D & N Bank, Troy, MI

* Provided analytical services as a part of lending team.
* Analyzed and evaluated financial statements.
* Developed pro forma statements and cash flow projections.
* Document findings; prepared independent recommendations on advisability of granting credits for corporate lenders.

1995 – 1996 Management Trainee Olde Discount Stockbrokers, Detroit, MI

* Worked in various securities management departments.

Purchase and sales department

* Responsible for assisting the traders by performing the daily accounting procedures of purchasing and selling of the securities.

Security transfer department

* Assisted brokers in successfully transferring the securities from one firm to another.

1990-1993 Personal Banker Citibank, New York, NY

* Established and serviced professional clientele accounts.
* Expedited investments in treasury bills, CD’s IRA accounts, and discount brokerage for bank clients.
* Audited tellers on monthly basis.

Teller / Customer service representative:

* Processed account transactions, reconcile and deposit daily funds.
* Informed and advised customers of different bank products.
* Assisted customers by referring them to designated personnel’s.

**Education**

Masters of Business Management, Finance

Long Island University, NY

Bachelor of Science, Marketing Management

St. Johns University, NY

**Industry Expertise**

* Automotive
* Finance
* Manufacturing
* Retail
* Banking

**Skills**

* MS Office Applications (Excel, Word, PowerPoint)
* Documenting business requirements
* Commercial Loan Processing
* Credit investigation and processing
* Security trading and broker operation support
* Financial What-if scenario analysis and forecasting
* Vendor Relationship Management
* Customer Relationship Management
* Customer Support
* Facilitation Skills
* Strong presentation and communication skills