RADHIKA P RAJ
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Profile Summary

I am an Individual with a Qualified MBA in finance who is seeking a Financial Analyst position at an MNC. I'm an Accurate and immensely Finance Student. Highly skilled at generating and analyzing financial reports and financial modules, interpreting financial data, and leading Balance Sheet analysis and good grip on journal Entries, and refining tax plans. My practical experience includes banking and financial operations retail asset and client support and people management. I had Acquired 1-2 years of experience and Expertise in gathering, analyzing, and documenting process activities, business, and functional requirements.

Professional Experience.

June-2021-Aug-2021 General Manager Associate (The Entrepreneurship Networking (TEN))

Roles and Responsibilities

- Streamlined Analysis of financial data, Increasing the Accuracy of forecasting revenue Projects.
- Produce reports detailing the impact of debt financing on companies' net income. Prepare Balance Sheets.
- Prepare Monthly, Quarterly, and Annual Financial Reports.
- Compiled reports to inform management about the company's
- financial outlook.
- Prepare annual budgets including revenues, expenses, headcount, etc.
- Perform and present actual vs. budget analysis for the Divisions' revenue and expenses
- Prepare monthly forecasts and variance analysis
- Track the revenue, profit, and percentage of completion for projects
- Assist budget owners with finance-related tasks on a need basis.
- Maintain and record fixed assets.
- Track bank deposits and payments – Domestic and International
- Manage critical financial systems data inputs including client and vendor pricing, banking details, and all critical client and vendor data points needed to execute billing transactions and facilitate payments.

2021 – 09- Present (Retail Assets Operations Analyst) HDFC BANK LTD, MYSURU.

Roles and Responsibilities

- Operational check and pre-dispersal entry for loan products like; Auto loans, Consumer durable loans, Personal loans, Micro Finance products.
- Business Development, Product development, and Conducting Updated meetings.
- Decentralization of NOC, Reconciliation of Franking.
- Involved in MIS Management and Report Analysis to avoid the pendency for the prescribed parameters. Update Internal Systems with Financial Data.
- Preparing Tax documentation for Tax audits.
- Compile, finalize and analyze financial statements.
- Sales Tax.
- Manage budgeting and forecasting.

Academic Credentials

July- 2016 Oct - 2019 – Aug-2021   **MBA (Financial Business Management)**
    JSS Center for Management Studies,
    Mysuru CGPA (on a scale of 1 to 10; best
    is 10) –8.02/10

July- 2016 – Aug- 2019   **B.com (Costing and Income Tax)**
    JSS College. The University of
    Mysore. Aggregate Percentage 82%
    (out of 100%)

Academic Skills

- Derivatives Management – Evaluation of Spot and Future Price
- International Financial Management- Price Speculation on domestic and
- Foreign currencies.
- Project Appraisal Management.

Skills Acquired

- ACCOUNTING SKILLS.
- FINANCIAL REPORTING.
- FINANCIAL DATA ANALYSIS.
- LEADERSHIP.
- DECISION MAKING.
- THREE-STATEMENT MODEL.

Projects Handled

- **Research:** Masters Research study on "Merging & Acquisition of Banks: Exchange Ratio".
- **Project:** Research project entitled "Business Plan "SMART SHOES FOR BLINDS "

Job–Related Skills

General: Communication Skills, Risk Analysis. I have good experience, working in MS Office and I had been working with Excel, for 3 years, and also, I'm learning advanced Excel and PowerBi. I am pretty good at PowerPoint Presentations

Statistical: Financial Ratio Analysis, Time series analysis.

Key skills: Flex cube (CASA transactions and maintenance of accounts), LOS (Underwriting and fund transfer of Unsecured Loans), Oracle, File tracking system, and Loan management system. Keep Accurate Records of All Daily Transactions.

Certificates

- Diploma in Computer Application
- Certified with Artificial Intelligence in Finance
- Tally 9.0
- Learning Power BI and Advance Excel.

I hereby acknowledge that the above-said details are true to the best of my knowledge.
Place: Mysuru

(RADHIKA P RAJ)