

# Jharna Punjabi

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## WORK EXPERIENCE - MBA Finance with 11+ years of Experience in Finance

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### CITICORP SERVICES

FP&A – Assistant Vice President

**Mumbai, India** Aug'16 to Present

- Preparing several senior review decks for the CFO, CBM and CEO for India, Thailand and China Markets
- Perform key month end activities pertaining to P&L and highlighting material one-offs and erroneous adjustments
- Generate flash results/highlights for CFO reports and Executive Management reports
- Participate in annual budget, CCAR forecasts, 3 year strategic & operating plans and monthly estimate outlook process
- Work with key stakeholders to develop and continually improve budgeting, financial projections, operating forecast
- Variance analysis of budgeted/forecasted results against actual financial performance and support the Senior Leadership Team with data-driven analysis
- Preparing competitor analysis v/s Citi peers
- Onsite visit to Citi Thailand for a week, where I had interactive sessions with all the GCB business heads and which provided an excellent learning and working experience with the Onshore Citi team
- Managing FP&A China (current), Thailand (earlier) team from Mumbai as a team lead and managing a team member
- Received multiple gratitude awards for excellent performance

### TATA CONSULTANCY SERVICES

Financial Analyst

**New Jersey, USA** Jan'16 to Jun'16

- Responsible for handling entire Invoicing (from creation to payment) for multiple geographies for TCS's customer (New York Life Insurance-NYL) for Application Maintenances and IT Infrastructure Services
- Spoc for NYL and had regular in-person interactions for closing any gaps in Invoices sent and getting payments processed in a timely manner
- Tracking received and pending payments
- Forecasting monthly and quarterly revenues and doing a variance analysis with actual revenue realized
- Resolving any Invoicing Issues and adhering to terms per Master Services Agreement signed between NYL and TCS

### CITICORP SERVICES

FP&A - Senior Financial Analyst

**Mumbai, India** June'14 to May'15

- Worked on Business review and the CFO Decks included detailed reporting and analysis of the revenue and balance sheet items (by each product) for Australia GCB business of Citi for at least 3 years (CY and 2 PY)
- Prepared Outlook and flash and automated the Outlook Process. Outlook was based on historical figures and inputs from various businesses (eg. Cards, Credit, Deposit, Insurance, etc)
- Was a part of the planning cycle and used tools like RUBY and CHAT in the planning process

### JP MORGAN CHASE

FP&A Financial Analyst

**Mumbai, India** April'12 – June'14

- Worked as a Financial Analyst, in the Products Team (Credit & Deposit) in the Global Wealth Management team
- Management Reporting for Credits and Deposits taken by Ultra High and High Net Worth Clients
- Preparing and analyzing several reports like Daily Deposit Report, Credit and Deposit ALCO, Sales Mgmt Indicator
- Achieved a star award for successful transition from onshore for 10 critical reports
- Achieved Q3 2013, BAU Excellence Award, for supporting the team, when 2 team members were unwell for 2 months
- Prepared all the reports on an accurate and timely basis as well as worked on ad-hoc requests from the onshore team

### PRICE WATERHOUSE COOPERS

Graduate Trainee Audit

**Mumbai, India** May'08 – July'09

- Statutory Audit of JP Morgan Mutual Fund
- Statutory Audit of Deutsche Mutual Fund

## PROJECTS

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### 1. JP MORGAN (Mumbai, India)

Worked on a project in Competitor Analysis - Private Banking, Latin America and EMEA for 3 months

### 2. HSBC (Mumbai, India)

Did a Project on E Banking for 1 month

### 3. INDIAN OIL CORPORATION (Mumbai, India)

Worked in areas of Financial Management at Indian Oil Corporation for 1 month

## EDUCATION

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### ICFAI BUSINESS SCHOOL (IBS)

MBA – Finance – Full Time

*MAJOR: Finance (CGPA of 8.33)*

**Mumbai, India**

2010 –2012

### MUMBAI UNIVERSITY, JAI HIND COLLEGE

Bachelor of Management, Finance

*MAJOR: Finance (Graduated with an aggregate of 72 % at the University exams)*

**Mumbai, India**

2005 –2008

## TECHNICAL SKILLS

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- MS office (Excel and Access)
- Business Objects
- RUBY
- CHAT
- Hyperion Essbase / SmartView

## PERSONAL DETAILS

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Date of Birth	:	December 21, 1987
Gender	:	Female
Nationality	:	Indian
Marital Status	:	Married
Passport Status	:	Valid up to Aug'26