**Kajal Mehta MBA**[](https://www.linkedin.com/in/kajal-sheth-mehta-03753a1)

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**Summary**

* Independent Auditor performing external Audits for business clients, helping them achieve and **maintain compliance with regulatory requirements** to improve internal controls and **reduce financial and operational risks**
* Senior Pricing Analyst, with competence and confidence in the valuation of **Structured Fixed Income products**, including Bonds and related Derivatives and Swap products
* Performing pricing analysis for a major pricing firm serving major banking clients. Interacted with clients, including market makers, broker-dealers, buy-side firms and analysts for research and validations needed for pricing analysis. Performed statistical and cash Flow modeling and analyses for client deliverables. **Developed client relationships to ensure timely deliveries and communications of market analyses and pricing information**
* Senior Derivatives Evaluator, serving Financial Services clients by initiating coverage and **developing pricing methodologies** for plain vanilla and unique Structured Derivatives. **Strategized and developed quantitative techniques to track changes** in commodities prices, high-yield bond variables and interest rates, graphed changes. Coordinated requirements between the Structured Product team and IT. Tracked documentation and updates, as related to stakeholders, client submissions and holdings
* 12 years of financial/technical experience, with 2 years of Business Analysis experience

**Expertise/Skills**

|  |  |  |
| --- | --- | --- |
| * Financial Model Maintenance/Validation | * Pricing/Valuation Analysis | * Pricing Methodologies |
| * Performance Monitoring | * Cash Flow Analysis | * Statistical Modelling |
| * Project Management | * Financial Analysis | * Management Reporting |
| * Ad Hoc Reporting | * Communication | * Remote Collaboration |

**Systems/Competencies**

|  |  |  |  |
| --- | --- | --- | --- |
| * VSTS | * MS DevOps | * JIRA | * Dynamics365 |
| * MS Business Intelligence (BI) | * Adobe Acrobat Pro | * MS Office Suite |  |

**Professional Experience**

**EXL Service (Consultant) July 2022 to Present**

**Finance Business Analyst                                               New Brunswick, NJ**

* Performed Quarterly and Annual SOX 404 and risk-based audits, restructured and transformed systems controls for reliability and accuracy of client’s financial statements; communicated findings and observations to internal Global Audit and Assurance Team Leads
* Led and facilitated Configuration and Testing controls on client’s automated workflows; assisted in Audit preparations by documenting scope, developing timelines, and establishing schedules; coordinated in preparing Audit reports and recommendations based on results, delivered them within the scheduled time
* Assessed risks of discrepancies within reports and financial statements and ensured internal controls were effectively designed based on awareness of best practices, worldwide procedures, and U.S. GAAP requirements
* Performed risk-based reviews of finance related activities on projects in anticipation of an entire division in client’s company being spun-off to become a separate and independent company; outlined scope, crucial activities, and key contacts crucial for engagement teams
* Conducted walkthrough meetings to understand project approach and design of controls, led discussions, performed fieldwork and audit of activities; documented meeting minutes related to progress on preparations ahead of separation of company’s division
* Assisted in developing Executive Summaries and Audit Reports including observations with criticality ratings, root-cause analysis, recommendations, and remediation timelines within assigned timeframes after final meetings

**Ashley Furniture Industries (Consultant)                                           October 2018 – April 2019**

**Business Systems Analyst/Product Owner                                               Ybor City, Tampa, FL**

* Junior Scrum Master for Finance (FIN) and Customer Care Functions (CCF) PODs (Product Oriented Delivery) where I owned the new feature builds and iteration planning; and led the teams by empowering them, mitigating impediments and tracking progress
* Authored Mini BRDs, Features, User Stories, Incident Reports and Bugs, worked closely with the onshore/offshore technical developers and businesses; teamed up with technical resources and businesses to understand business complexity and project inter-dependencies to arrive at the specific requirements
* Participated in new projects from inception to completion, led weekly Scrum meetings and Stand-ups, tracked progress and identified roadblocks to business process flows and ensured issue resolution within assigned sprints
* Worked on Agile PODs managing Backlogs and Sprints; analyzed CX data sources to monitor performance, identified business process improvements, translating them into IT requirements; collaborated in gathering requirements for PowerPoint Presentations and MS Power Business Intelligence reports in a fast-paced environment
* Ensured that each ticket followed the SDLC, was responsible for Incident management after escalation to 3rd Level Support, provided supporting documentation/workflow use cases for 3rd level support, facilitated Root Cause Analysis and association resolution with technical resources
* Possess understanding of system engineering, object-oriented design, risks, security etc., wrote test case scenarios and performed User Acceptance Testing

**Interactive Data Pricing and Reference Data May 2011 – January 2015 Senior Derivatives Evaluator – Fixed Income Analyst New York, New York**

* Well-organized and clear in gathering and documenting overview of the requirements, enhancements, and functions, UAT results, processes and impacts of updates to the valuation process in accordance with the policies and procedures utilized within the structured securities team
* Maintained regular contact with market makers, brokers, dealers, buy-side firms, and analysts to gather information on current trades, bid-wanted lists, and offerings, along with general information on market movement, direction, trends, and specific data on specialty issues
* Initiated coverage and developed pricing methodologies for plain vanilla as well as unique structures like TTIB, CAS and STACR deals increasing earning potential for the company
* Increased accuracy by 95% in bond evaluations by initiating and supervising updates to legacy systems and methodology calculations that better met complex market demands, defined parameters, requirements, and functions for applications, enabling automation of tasks and reducing turn-around times and eliminating redundancies
* Performed UXI/UI testing on new proprietary systems built to replace legacy systems, liaised with business units to translate their functionality requirements and concerns into actionable points for inclusion in newly built models
* Created documentation for changes being implemented in systems for easy access for training and review purposes, created test cases and scenarios for end users to test before pushing changes through to production environment

**Derivatives Analyst June 2008 – April 2011**

* Appraised and evaluated a database of over 100,000 fixed income, LIBOR, CMT and Prime rate backed floaters, IOs, POs, Inverses, Inverse IO etc. bonds using sophisticated analytics for investment managers, with fewer than 5% price corrections required
* Reduced occurrences of price challenges by 85% by performing cash-flow analysis and processing the magnitude reports to validate price movements above tolerance levels daily, applied pertinent collateral performance analysis to reflect current trading conditions and valuations
* Reduced instances of inaccurate prices by 90% by calculating effects of duration and convexity changes on sectors, re-evaluated current values on bonds based on these changes
* Prepared, analyzed, and summarized various weekly, monthly, and periodic results for use by operations, team leadership, executive management, and Board of Directors

**Agency CMO (Collateralized Mortgage Obligations) Analyst April 2006 – May 2008**

* Created a database to leverage market color analysis, identifying common factors and reverse engineering treasury spreads, discount margins, option adjusted spreads and swaps spread; processed data feeds for treasury rates, swaps, TBAs, EDSF curves and FRA rates from external data vendors with internal programs
* Responsible for running performance reports that compared portfolios and benchmark indices also created reports in Bond Edge regarding maturity buckets, sectors, and ratings quality
* Liaised with IT and business partners on a regular basis to identify and escalate issues that arise during the various stages of the change process (i.e. from analysis and design through to adoption)
* Maintained a well-organized and clearly documented overview of the requirements, enhancements, and functions, UAT results, processes and impacts of updates to the valuation process in accordance with the policies and procedures utilized within the structured securities team

**Fixed Income (Consultant) January 2005 – March 2006**

* Developed and maintained individual bond files complete with analysis, narrative summary, and broker confirmations readied for auditor or examiner (OCC) review
* Increased team daily productivity by 35% by analyzing plain vanilla ABS, CMBS and CMO securities based on comparable bond market color; researched trends in finances, as well as economic trends, as part of the credit analysis process
* Ran pre-trade compliance reports, in addition to setting up compliance rules in various trading systems; performed v-lookups, pivot tables and sum if formulae for large amounts of data to compile fixed income reports
* Prepared monthly sector summary reports and Excel spreadsheets for pricing bonds also created weekly reconciliation and analysis of client holdings through specialized reporting

**Goldman Sachs May 2004 – December 2004 Financial Associate (Consultant) Princeton, New Jersey**

* Prepared annual budgets and quarterly re-forecasts and month-end departmental entries and accruals also assisted Financial Planning and Analysis Group during the annual and reforecasting budgeting process
* Developed and prepared marketing presentations for prospective clients that address equity, fixed income, and alternative investment components of asset allocation
* Established and maintained of a qualitative/quantitative business level operational risk appetite/tolerance with associated metrics, monitoring, triggers, escalation, and mitigating actions
* Re-designed the customer access retrieval process by creating a computerized customer database for improved efficiency and faster access to client information; Prepared metrics and reported to senior management and governance committees also assist in ongoing initiatives to enhance the validation program

**Leaderships/Memberships/ Skills**

* Rutgers University - Vice President and International Relations Chair – 2003 - 2004
* Rutgers University – Marketing Association - Member – 2003 – 2004
* Key Skills and Strengths: Excellent verbal communication and written skills, Excellent time management skills and leadership qualities, Efficient troubleshooter and problem solver, Outstanding Analytical skills, Customer service oriented: Ability to serve and communicate with different types of customers efficiently, Effective time management – Can solve complex system problems in minimum time, Organization, Forward Thinking, Decision Making, Extremely organized with a strong attention to detail. Experience managing and prioritizing multiple client requests in a fast-paced environment, including timeline scoping, and making trade-offs

**Education**

**Rutgers University (Rutgers Business School)** Newark, New Jersey

Master of Business Administration **MBA GPA 3.45** Graduated Concentration in Finance and Marketing