

Eshan Goel

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A financial services professional with experience in financial planning and analysis. Contributed and delivered for various projects in Project 'Nischay' for transformation and turnaround in consultation with BCG. Performed activities as financial forecasting, budgeting, planning and modeling. Interacted and partnered with senior leaders for annual operating plan, forecasts and capital planning. Completed MBA from Warwick Business School.

CAREER HISTORY

Product Specialist/Senior Analyst, Einzton Technologies, Chennai, India

June 2021-Present

- Conducted financial forecasting, budgeting and planning, identified opportunities for existing products, analyzed large data sets to develop new dashboards using Tableau
- Collaborated with technology and operations teams for forecasting, annual planning and 3 year strategic planning
- Managed and implemented projects for financial analysis, identified gaps and opportunities within business strategy, conducted strategic business planning, budgeting and segmentation
- Participated and contributed for automation of business processes and forecasting processes, identified gaps through process maps and other tools

Designation- Assistant Manager, IDBI Bank Ltd, India

November 2013 - August 2019

Senior Financial Analyst

June 2016- August 2019

- Conducted business planning, analyzed cost benefit for strategic initiatives, conducted variance analysis, forecasting and budgeting activities
- Participated and performed in project 'Nischay' for transformation and turnaround in including cost driver analysis, gap analysis, headcount forecasting and automation, business analysis and planning, and budgeting
- Interacted and partnered with the senior management for achieving objectives under annual operating plan, forecasts and capital panning
- Evaluated data from business units, translated business needs from data and developed dashboards using Tableau projects under transformation
- Coordinated with regular, statutory and regulatory audit process and ensured compliance and timely action to resolve issues to achieve 100% compliance
- Participated in annual budget planning and 3- year strategic planning, prepared budgets for business functions and operation units, analyzed capacity planning as per operating plans
- Estimated the risk capital by reviewing the provisions and capital required for NPA's, loan composition and rating matrix
- Reviewed data, KPI and metrics, and prepared presentations for different regions and products in consumer banking for senior management
- Analyzed data, reports, metrics and KPI's to identify gaps and conduct variance analysis, updated issues and recommendations regularly for actions
- Reviewed cost allocation, headcount planning and forecasting, drivers and charge outs as per defined allocation policy of bank

Financial Analyst

November 2013 – May 2016

- Conducted various activities for financial planning and analysis including financial forecasting, planning, budgeting and variance analysis
- Coordinated with internal and audit teams for compliance with statutory and regulatory norms, ensured credit risk ratings within specified guidelines, achieved highest ratings during audit
- Analyzed and reported capital requirements for sub -standard, doubtful and non-performing loans, reported the loss and required capital data through capital regulatory reporting system
- Collaborated across functions to gather inputs regarding financial planning, evaluated and presented key highlights to the management for annual budgeting and planning
- Coordinated and developed the annual planning and forecasting processes, reviewed financial results from different functions and business units against plans as part of annual budgeting and monthly estimates

- Generated results and key takeaways for the senior management, prepared reports and dashboards using Excel and Tableau for senior leadership, audit and regulators
 - Analyzed competitor bank's financial performance, participated in quarterly competitor reviews, analyzed various ratios and key indicators for financial analysis
 - Reviewed data against established KPIs and metrics to support financial analysis and data analysis, identified gaps and recommended business decisions
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EDUCATION AND PROFESSIONAL QUALIFICATIONS

MBA, Warwick Business School, UK

2019 –2020

- Assessed challenges and solutions in Open Banking and API for FIS Global during the project "Market entry and growth strategy for India a real time payment business" till March 2021
- Undertook Consultancy Project with Citizen Housing to develop a new 'Wellbeing plan'
- Modules – Strategy & Practice, Strategic Thinking: Strategic Evaluation and Analysis, Managing In A New World, Innovation and Creativity In Organizations, Leadership Plus, International Business
- Analyzed gaps and opportunities and developed project plan for transforming 'Onboarding Process for International Students' in collaboration with Technology and Analytics team for Santander, UK
- Associated with Barclays(UK), N26(Germany) and Revolut(UK) for project to analyze product roadmap and development with collaboration among Fintech's and banking
- Presented project report on Financial Management to senior management of HSBC in Dublin, Ireland

Bachelor of Technology, CCS University, India

- Completed Engineering in Computer science stream with an aggregate 77.16%

Certificate of Proficiency in French, CCS University, India

- Completed 1- year course in French language and passed with First Division

Course – Introduction to People Management, IIM Bangalore

- Completed the course with 74%

Course – Introduction to Strategic Management, IIM Bangalore

- Completed the course with 69%

ADDITIONAL INFORMATION

- **Languages** – English (Fluent), Hindi (Native), French (Basic)
- **Technical Skills** – MS Word, MS Excel, MS PowerPoint, Tableau
- **Voluntary work:** - Represented at Moor Street during Great Birmingham Run 2019 organized by BritishHeart Foundation
- Led team for Climate Change during the Schools Project organized by UNICEF in 2020
- **Interests-** Practice Yoga every day and play Football weekly once to maintain fitness and agility