

NAGA SAI PAVAN MAHANKALI

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SUMMARY

Financial Analyst with 4+ years of experience in **healthcare, insurance, and financial services**, with expertise in forecasting, budgeting, margin control, and month-end close. Built Excel-driven models, led variance analysis, supported investment evaluations, and delivered board-level reporting. Improved forecast accuracy by **15%**, uncovered **\$1.2M** in OpEx variances, and corrected **\$600K** in revenue mis bookings. Automated **Tableau** dashboards driving **\$2.1M** in spend reallocation and reduced labor costs by **9%**. Proficient in **SQL, Power Query, Tableau, Power BI** and **Snowflake**, with solid knowledge of **U.S. GAAP** and **financial operations**.

EXPERIENCE

Cardinal Health, USA | Financial Analyst

Aug 2024 - Present

- Improved forecast accuracy by **15%** by building a dynamic **monthly expense forecast model** in **Excel** for 300+ pharmacies, incorporating key cost drivers such as labor, drug procurement, and logistics.
- Analyzed **SKU-level cost trends** using **SQL** across five regional warehouses, delivering insights that contributed to a **6.8% reduction** in procurement cost per unit through a targeted vendor renegotiation.
- Automated gross margin reporting across pharmacy categories through **Tableau–Snowflake** integration, helping finance leadership identify underperforming segments and reallocate **\$2.1M** in annual spend.
- Partnered with operations to simulate **demand-based staffing models** in **Excel**, identifying excess overtime patterns and contributing to a **9% reduction** in labor costs.
- Conducted **variance analysis** between forecasted and actual fulfillment costs, uncovering insights that led to changes in the distribution strategy and resulted in a **\$320K** annual reduction in last-mile delivery expenses.
- Developed **SQL-based audit report** to track expired and returned drug inventory along with their financial impact, leading to a revised write-off policy that reduced unrecoverable cost exposure by **11%**.
- Consolidated historical **OPEX, logistics, and return data** from multiple systems into a centralized **Snowflake model**, enabling more accurate quarterly board reporting and insightful cost trend analysis.

Sage Softech, India | Financial Planning & Analyst

Jan 2020 – Jul 2023

- Developed and maintained detailed **Excel models & SQL database** for monthly forecasting of revenue, expenses, and operating profit across four business units, helping leadership proactively adjust spending in low-margin areas.
- Worked directly with the investment team to assess potential acquisitions by building **ROI, IRR, and breakeven models**, supporting financial due diligence for six deals ranging from \$1M to \$9M each.
- Consolidated annual budgets from **finance, sales, operations, and HR** into a single master plan, identifying misaligned assumptions and partnered with each team to deliver a balanced, board-ready budget.
- Ran monthly **variance analysis** comparing actuals vs. budget across OpEx, vendor payments, and employee costs, flagging **\$1.2M** in unplanned spending and supported cost-correction plans with department heads.
- Monitored the financial health of **10+ client portfolios** by analyzing margin trends, cash flows, and capital adequacy, delivering quarterly performance reports to stakeholders with insights on key risks and improvement areas.
- Identified and corrected **\$600K** in misbooked income across two client accounts by reviewing revenue booking and cost recognition timelines for alignment with contractual milestones, improving accuracy before quarter close.
- Improved forecast precision and reduced back-and-forth during monthly close by building **Power BI dashboards & Excel-based trackers** for incentive payouts, headcount ramp-up, and vendor costs.
- Supported the **CFO** in preparing board and investor materials by summarizing trends in working capital, runway, and cost-to-revenue ratios, using clear visuals and executive-ready commentary.

SKILLS

Financial Analysis & Modeling: Financial Modeling, DCF Valuation, Sensitivity Analysis, Variance Analysis, Cost Accounting, Budgeting, Forecasting, Investment Analysis, Financial Reporting, Month-end Close, Reconciliations, Credit Risk Analysis, Scenario Planning, Portfolio Management, Trend Analysis

Data Analytics & Business Intelligence: SQL, Advanced Excel, Power BI, Tableau, Big Query, Looker Studio, Data Visualization, Data Mining, A/B Testing, Regression Analysis, Predictive Modeling, KPI Dashboards, ETL, Statistical Analysis, Data Validation, Data Preprocessing

Financial Systems & Tools: SAP, Oracle EPM, Hyperion, Anaplan, Blackline, Workday Adaptive Planning, NetSuite, Intacct, Cognos Analytics, TM1, Essbase, SAS Financial Management, PeopleSoft

Programming & Automation: Python, R, VBA, Macros, Scripting, Data Warehousing, API Integration, Query Optimization, Google Finance API, Data Structures, Algorithm Design, Statistical Modeling, Machine Learning

EDUCATION

University of North Texas | Denton, TX
Master of Science in Business Analytics

Aug 2023 – May 2025