

# Dhruv Bhagat

## Financial Analyst

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### SUMMARY

- Financial Analyst with 3+ years of experience in financial planning, analysis, and reporting across insurance and IT sectors, skilled in consolidating financial data and preparing in-depth reports for strategic business decisions.
- Proficient in conducting detailed variance analysis, cash flow projections, and budget forecasting, delivering actionable insights that led to measurable cost optimizations and performance improvements.
- Skilled in using advanced Excel functions, SQL, and business analytics tools to develop forecasting models, automate recurring financial processes, and enhance financial visibility across departments.
- Known for collaborating cross-functionally with operations, engineering, and executive teams to align financial strategies, ensure SOX compliance, and support long-term organizational goals.

### EXPERIENCE

#### Citigroup, **Finance Analyst**

NJ, USA | Aug 2024 – Present

- Spearheaded monthly forecast consolidations and variance analyses by gathering input from multiple departments, resulting in a 25% improvement in forecast accuracy and faster executive decision-making.
- Assisted closely with operations and procurement leaders to restructure department-level budgets, which led to identifying \$180K in potential savings and enhanced allocation of working capital.
- Led the month-end close process, analyzing financial performance, reconciling general ledger accounts, and resolving discrepancies within tight 24-hour turnaround cycles to meet compliance standards.
- Designed and implemented 5+ progressive Excel models and scenario-based dashboards to evaluate cost structures, enabling real-time adjustments to financial strategies amid changing market conditions.
- Reported and presented key monthly business metrics, including EBITDA trends and departmental spend variances, to leadership using visual storytelling, influencing decisions for 50+ employees.
- Maintained 100% SOX compliance by managing internal control tests and collaborating with auditors, resulting in zero audit findings and effective risk mitigation.
- Implemented ad-hoc financial deep dives and ROI assessments on strategic projects, providing actionable insights that influenced capital allocation decisions for initiatives totaling \$2.5M.

#### LTIMindtree, **Financial Analyst**

Mumbai, India | Jan 2021 – Aug 2023

- Performed detailed P&L reviews and conducted in-depth variance analysis that uncovered spending inefficiencies, contributing to a corrective action plan that reduced budget overruns by 18%.
- Partnered with department leads during annual planning to design cost-effective budgets, accelerating the forecasting process by 20% and improving departmental accountability.
- Managed intercompany invoicing, payment reconciliations, and transaction settlements across multiple business units, reducing reconciliation discrepancies by 30% through improved controls.
- Supported month-end accounting cycles by preparing journal entries, verifying accruals, and reviewing cash flow positions, improving the team's reporting turnaround by two business days.
- Coordinated with 5+ cross-functional teams to build financial models and pricing scenarios for 20+ client proposals, directly contributing to a 15% increase in ROI projections and improved bidding strategies.
- Developed 10+ internal process documents, supported quarterly audits, and ensured alignment with SOX requirements, strengthening financial governance and compliance.
- Created and standardized financial dashboards in Power BI, enabling senior management to track KPIs across regions in real time and enhancing decision speed by 15%.

### EDUCATION

- Stevens Institute of Technology, Hoboken NJ** | Master of Science in Finance
- SVKM's NMIMS, Mumbai, India** | Master of Business Administration in Finance

### CORE SKILLS & TECHNOLOGIES

- Financial Tools & Systems:** Advanced Excel (Power Query, PivotTables, VBA), Power BI, QuickBooks, SAP, Oracle
- Data Analysis & Modeling:** SQL, Financial Forecasting, Scenario Modeling, Budgeting, DCF/ROI/NPV Analysis, Cost Analysis, Variance Analysis
- Business & Compliance Expertise:** P&L Analysis, Strategic Planning, GAAP, SOX Compliance, KPI Reporting, Monthly Closings
- Stakeholder Engagement:** Executive Reporting, Cross-functional Collaboration, Stakeholder Management, Process Optimization, Analytical Communication
- ERP & Financial Systems:** SAP FI/CO, Oracle Financials
- Workflow & Project Management:** Jira, Agile (Scrum, Kanban), Process Improvement, BRD & FSD Documentation