

Jatin Singh

Financial Analyst | FP&A | Corporate Finance | Risk Analytics | Python, SQL, Power BI
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Summary

Accomplished Financial Analyst with 3+ years of experience in providing strategic financial insights and supporting data-driven decision making, skilled in financial modeling, forecasting, budgeting, and data analysis. Proficiently managed financial budgets and executed forecasting initiatives for clients, ensuring fiscal responsibility and sustainability. Collaborated effectively with internal and external teams to deliver accurate, timely financial reporting using industry-leading tools (Tableau, Bloomberg Terminal, Excel). Skilled in financial and statistical modeling, financial analytics, corporate finance, fixed income, credit risk modeling, portfolio risk assessment, and in-depth financial research to drive strategic decision-making and risk mitigation.

Skills

Technical & Analytics Tools: QuickBooks, Bloomberg Terminal, Tally ERP Accounting, Anaplan, SQL Server Management Studio (SSMS), Tableau, Power BI, MS Office Suite (Word, PowerPoint, Advanced Excel, MS Outlook), Google Analytics, Alteryx

Core Financial Skills: Financial/Statistical Modeling, Financial Reporting, Financial Analytics, Portfolio Risk Management, Data Analysis, Credit Analysis, Credit Risk Modelling, Corporate Finance, Resource Management, Budget Planning, Financial budget, Forecasting financial needs, Investment Analysis, Accounting, Scenario analysis, Ratio analysis, Trend analysis, Pitch Deck, IRR, NPV, KPI evaluation

Valuation Techniques & Database: Discounted Cash Flow (DCF), Comparable Company Analysis (CCA), Precedent Transactions Analysis (PTA), Leveraged Buyout Modeling (LBO), MySQL, SQL Server

Soft Skills: Financial Analysis & Interpretation, Strategic Thinking, Data-Driven Decision Making, Attention to Detail, Forecasting & Budgeting, Communication, Stakeholder Collaboration, Problem-Solving, Time Management, Adaptability

Work Experience

Principal Financial, USA

Jun 2024 – Current

Financial Analyst

- Automated end-to-end financial operations using QuickBooks to manage policyholder billing, agent commissions, and payroll for insurance agents, cutting AR/AP cycle time by 30% and enhancing fund flow visibility across life and annuity business units.
- Developed a custom risk management framework for insurance-linked investment portfolios and retirement products, reducing portfolio volatility by 25% while improving client-level Sharpe ratios through strategic asset allocation and hedging.
- Conducted solvency and liquidity assessments by analyzing RBC ratios, statutory reserves, and cash flow projections under economic stress scenarios, supporting compliance with NAIC, GAAP, and state-level insurance regulatory frameworks.
- Performed detailed variance and trend analysis on premium inflows, investment yields, claims reserves, and operational expenses identifying \$1M+ in cost optimization opportunities and improving the forecast accuracy of GAAP earnings reports by 20%.
- Supported regulatory and audit readiness by coordinating with internal compliance and external auditors to ensure accurate submission of financial reports, statutory filings (CCAR, Basel III), and actuarial memoranda, resulting in zero audit findings.
- Applied DCF and insurance-specific LBO modeling techniques to assess profitability and strategic fit of acquisitions and capital redeployment strategies, informing M&A decisions and capital structure optimization across retirement and group insurance lines.

7FinCorp Group, India

Aug 2020 – Jul 2022

Financial Analyst

- Spearheaded automated financial reporting by integrating Power BI dashboards with Excel macros to track ROA, ROE, and portfolio loss ratios, reducing reporting cycle time by 30% and enabling real-time performance monitoring across investment verticals.
- Performed comparative financial modeling using Bloomberg Terminal data for CCA and Precedent Transaction Analysis, supporting \$50M+ in private equity and M&A deal evaluations, which led to a 10% increase in capital efficiency.
- Executed quantitative market research and risk assessments to evaluate exposure in fixed-income and alternative portfolios, aligning with internal risk controls and improving portfolio stability metrics by 15%.
- Developed custom Excel and SQL-based financial models for dynamic KPI tracking, variance analysis, and what-if simulations, streamlining internal budget planning and reducing manual effort by 50%.
- Conducted scenario and trend analyses on investment portfolios, integrating macroeconomic indicators, competitor benchmarking, and sector performance data; recommendations improved ROI by 12% YoY and guided the company's strategic investment plan.
- Designed and delivered investor pitch decks using financial models and data visualization, securing ₹25M funding for expansion initiatives.
- Monitored and reported 15+ key financial KPIs, enabling proactive decisions that reduced budget variances by 18% and improved cost control. Led forecasting and budgeting for three business units, aligning expenditure plans with corporate objectives and optimizing capital utilization through data-driven scenario planning.
- Collaborated with cross-functional teams to implement internal control frameworks over financial workflows, ensuring compliance and audit readiness across regulatory and operational processes.

Education

Master's in Business Administration in Enterprise Information Systems

Dec 2024

California State University, Chico, CA

Master's in Computer Application (MCA)

May 2018

Harcourt Butler Technical University, Kanpur, Uttar Pradesh, India