Harshil Thakkar
Financial Analyst

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SUMMARY

Financial Analyst with 5+ years of experience in financial planning, data analysis, and strategic forecasting. Adept at building complex financial models, analyzing key performance indicators (KPIs), and delivering actionable insights to drive business growth. Proficient in financial reporting, budgeting, variance analysis, and risk assessment. Skilled in leveraging Excel, SQL, and financial software (Bloomberg, SAP, QuickBooks) to streamline reporting and optimize decision-making. Strong background in collaborating with cross-functional teams to improve financial performance and operational efficiency. Demonstrated ability as a self-starter with a keen focus on growth, innovation, and providing solutions for complex business challenges. Known for attention to detail, strong communication skills, and critical thinking capabilities.

PROFESSIONAL EXPERIENCE

Financial Analyst – JPMorgan Chase   **April 2024 - Present | CA**

- Build and maintain financial models, stress testing frameworks, and scenario analyses to support capital planning, liquidity risk management, and regulatory reporting, ensuring compliance with Basel III and Dodd-Frank regulations.
- Conduct P&L analysis, revenue forecasting, and variance analysis, identifying cost inefficiencies and revenue drivers that increased profit margins by 12%.
- Extract and analyze large financial datasets using SQL, Python, and data analytics, detecting financial risk patterns that led to a 15% reduction in capital allocation inefficiencies.
- Develop and automate Power BI dashboards that provide real-time financial insights, reducing manual reporting efforts by 30% and improving executive decision-making.
- Collaborate with treasury, risk, and investment teams to assess capital allocation strategies, improving portfolio risk-adjusted returns.
- Assist in regulatory audits and internal risk assessments, strengthen financial controls and reduce audit discrepancies by 25%.
- Work closely with senior leadership to provide data-backed recommendations for improving operational efficiency and profitability in corporate banking and capital markets.
- Contribute to enhancing financial controls and accounting procedures, ensuring timely and accurate reporting across departments.
- Monitor key performance indicators (KPIs) to evaluate the effectiveness of financial strategies and recommend improvements.
- Drive business administration initiatives, ensuring alignment between financial strategies and overall business goals.
- Regularly update the status of financial projects and initiatives to ensure stakeholders are informed of progress and performance metrics.

Financial Analyst, Goldman Sachs   **Jan 2018 - Jul 2022 | India**

- Designed, developed, and maintained DCF, LBO, and comparable company valuation models to support large-scale M&A transactions, private equity investments, and capital market deals.
- Conducted extensive financial due diligence, sector benchmarking, and market research, analyzing industry trends, company fundamentals, and risk factors to support strategic investment decisions, increasing deal success rates by 20%.
- Automated financial forecasting and scenario analysis in Excel (Pivot Tables, Macros, VBA), reducing manual workload by 40% and increasing efficiency.
- Led sector-specific research for investment teams, identifying trends in equity, fixed income, and alternative investments, guiding strategic decision-making.
- Assisted in deal structuring and financial modeling, optimizing capital allocation and increasing deal profitability by 15%.
- Created reports on M&A transaction risks, investment performance, and portfolio returns, enabling data-driven decision-making for senior stakeholders.
- Supported hedge fund and capital markets teams in analyzing derivatives pricing, portfolio diversification, and asset allocation strategies.
- Ensured compliance with GAAP, IFRS, and regulatory requirements, conducting audit reviews that reduced compliance risks by 30%.
- Partnered with cross-functional teams to refine cost-saving strategies, leading to improved operational efficiency and margin expansion.
- Contributed to capital structure analysis, helping investment banking teams optimize financing options for corporate clients.
- Used NetSuite for financial data analysis and reporting to streamline business processes and enhance forecasting accuracy.

EDUCATION

Master of Science in Business Analytics
Saint Peters University, New Jersey, USA   Sep 2022 – Feb 2024

SKILLS

Financial Analysis & Reporting: Financial Statements, Forecasting, Budgeting, Profitability Analysis, Financial Reporting, FP&A, Sensitivity & Scenario Analysis, Capital Budgeting, Valuation Models (DCF, Comparable Analysis)

Data Analysis & Tools: Pivot Tables, Macros, VLOOKUP, Power BI, Tableau, Python (Pandas, NumPy), SQL, R, Google Sheets, Microsoft Excel, Microsoft PowerPoint

Enterprise Resource Planning (ERP) Systems: NetSuite, Oracle Financials, QuickBooks, Salesforce (Reports & Dashboards)

Corporate Finance & Planning: Revenue & Expense Forecasting, Profitability & Margin Analysis, Business Insights, Vision,Cost-Saving Strategies, Financial Due Diligence, Accounting, Strategic Planning, Financial Planning

Risk Management & Compliance: Risk Mitigation, Credit Risk, Compliance, Margin Analysis, Market Risk, GAAP, IFRS, SOX Compliance

Investment Analysis: Asset Valuation, Return on Investment (ROI) Analysis, Capital Investment Strategies, Investment Risk

Soft Skills: Communication Skills, Critical Thinking, Cross-Functional Collaboration, Analytical Thinking, Problem-Solving, Attention to Detail, Interpersonal Skills, Self-Starter, Innovative, Detail-Oriented, Time Management