**ACHAL KUMAR JHA**

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**AN OVERVIEW**

* Over 10.5 years’ experience as Project Management + Business / Data Analyst in the Banking & Financial Services domain.
* Comprehensive understanding of Software Development Life Cycle (SDLC) and its various phases like Requirements Analysis, Design, Development and Testing.
* Currently managing the reconciliation platform migration & leading the Business Testing team.

**Domain Knowledge**

* Retail Banking, Business Banking, Cards, Capital Market
* Project Planning, Project Management, Stakeholder Management, Team Management, Managing SDLC
* Requirement Gathering, Requirement Elicitation, Requirement Documentation, Preparing High Level Design Documents, UAT Testing.
* Financial Planning, Forecasting, Variance Analysis, Monthly KPI reporting, Profitability Analysis, Allocation

**WORK EXPOSURE**

**Organization:** **Cognizant Technology Solutions**

**Designation:** Service Delivery Manager

**Role: Project Manager**

**June, 2020 to Present**

**Client: Swiss Based Bank**

**Project Details:** Migration of Capital Market reconciliation platform for a Swiss Bank (Agile methodology)

* Ensuring the completeness for Nostro & Depo reconciliation functionalities.
* Preparing the project & migration plan and driving it towards completions.
* Managing the overall risk & driving the weekly sprints targets.
* Managing the stakeholder communication.
* Leading the update call & managing client expectations.
* Managing and acting as a project manager for migration and lead the Business UAT with a team of 12 FTE.
* Managing the UAT B testing and presenting results to stakeholders.
* Ensuring all the key reconciliation functionalities are migrated & implemented.
* Resource Planning.
* Team Management.

**Role:** Senior Business Analyst

**Client:** UK Based Bank

**May, 2016 to June, 2020**

**Project Details:**

* To build an overall product and segment reporting tool to be used as a single reporting requirement for all customer related profitability and Balance reporting.
* In-scope products - Current Account, Savings & Investment, Cards. Lending
* Using customer transactions related postings and assigning a logical basis and driver for allocation for SAP data, detailed customer level profitability is ascertained which also included treasury and risk calculated fields like FTP, Funding and Impairments along with any manual adjustments posted in SAP.
* Segment and sub segment wise profitability analysis for Income and Balances
* End User of Reports:
* Higher management for their planning and business review.
* Finance Analytics for creating various models for reporting and planning.
* Marketing team as an indicator of the segment and market performance and aids in planning their efforts.

 **Role & Responsibilities:**

* Understanding overall Project and Business.
* Understanding and gathering requirements from stakeholders.
* Analyzing the requirements and creating a high level design document.
* Discussing the requirement and design document with the technical and project team and preparing a detailed plan and timeline for implementation**.**
* Communicating and explaining the approach to Business and considering any feedback or changes in the approach.
* End to end validation of data to ensure output is as per the requirements and expectations.
* Working with technical team to help them identify the code where the problem lies and suggesting changes based on data analysis.
* Presenting business with the analysis and help them do and sign off UAT testing.
* Post production migration of output before handing over to Business.
* Analyze and document any post production implantation change request and following above steps for implementation and validations.
* Working with Business to identify any gaps or improvements areas in reporting.
* Helping them with ad-hoc data analysis.
* Attending daily update calls with Business.
* Assisting the technical team with dashboard creation.
* Variance Analysis.
* Defining the methodology for allocations of financials.
* Dashboard creation and reporting.
* SQL Data Analysis.

**Organization: Evalueserve, Gurgaon**, Since **July’14 to April, 2016**

**Role: Senior Business Analyst**

**Designation:** Assistant Manager

**Job Description:**

**Financial Planning & Analysis**

* Annual & Quarterly Planning.
* Budgeting & forecasting.
* Plan vs Actual Variance Analysis.
* Analyzing & defining commentary against variance.
* Dashboard creating & management reporting.

**Acting as a functional consultant for report automation:**

* Understanding the cost center mapping and the P&L flow to help create a mapping table for automated Cost and revenue calculation and dashboard creation.
* Understanding the client requirement and communicating it to the technical team for automation projects.

**Headcount reporting:**

* Consolidation and reporting of the headcount numbers and costs for the global operations of the client
* Tracking the headcount movements against the plan
* Coordinating with the country and market HR to keep an updated record for all the headcount related movements, dismissals and severance cost.
* Ensuring that severance forms are duly filled and approved for all the planned dismissals from the audit point of view.
* Reporting the profitability – Total cash flows, payback period for the planned dismissals

**Accounting & Finance:**

* Complete accounting set up for small scale business on Quick books and Xero
* Bank Reconciliations
* Understanding the nature of expense and reclassifications to ensure accurate reporting of P&L and Balance Sheets

**Organization: Genpact, Gurgaon**, Since **March’11 to June’14**

**1. GE Capital RF Americas**

**Role: Financial Planning & Analysis**

**Designation: Assistant Manager**

**Job Description:**

* Financial planning, forecasting and Variance Analysis, thereby helping the business understand and interpret data and results.
* Preparing Analytical Package/Management decks (displaying key P&L and B/S financials, Net Income, Key Drivers) for Portfolios.
* Reporting of daily and weekly Income i.e. Finance Charges and Late Fee, Sales and Collection forecasts.
* Managing the month end close process to ensure that both Income as well as expenses is booked at their right amounts to right cost centers in right account codes thus ensuring data integrity.
* Creating FP&A Variance Analysis Reports, calculating variances of Actual Expense figures for different cost categories against planned numbers as well as corresponding period in the previous year and identifying major drivers of such variance.
* Penetration Reports- To calculate the penetration of GE cards in a portfolio for royalty calculations.
* Delinquency Report.
* Tracking marketing expenses against the fund allocated.
* Reporting of Financials.
* Liquidating Portfolios reporting.
* Daily Trend Reporting.
* Report Set Ups.
* Consolidation of reports for the portfolios.

**Organization: American Express Financial Center East, Gurgaon** on the payroll of Adecco India Pvt Ltd. Since **July’10 to Dec’10**

**Role: Financial Analyst** withGlobal Accounting Inter Company Team

**Job Description:**

Team member in Inter-company settlements process.

**Key Responsibilities:**

* Cash Settlements between various branches of Amex.
* Monitor receivable and payable positions between all branches of Amex.
* Ensuring correct allocation of charges to the correct cost centre and account.
* Checking and clearance of the transactions causing Out of Balances position.
* Co-ordinate with Treasury team to acquire branch details like account number, SWIFT codes, beneficiary details.
* Initiate Wires for Fund Movements from one Bank to the other on a specified date.
* Prepare Reconciliation Sheets to find out any outstanding / pending settlements that needs to be initiated.
* Monitor Accounting of Settlements generated in the books.
* Variance & Trend Analysis to see the pattern of settlements over a period.
* Prepared Invoices and send it to the market, mainly for European Markets as required and on time so that the settlement can be initiated.
* Evolving activities to achieve desired business objectives.

**SCHOLASTICS**

* Pursuing PGDFM (Financial Management) from NMIMS Global Access School for Continuing Education, July, 2020 to July, 2022
* PGDBM (FINANCE & Marketing) from NIILM school of business in 2010, Delhi,62%
* Bcom from Motilal Nehru College, University of Delhi in 2006. Secured 61%.
* XII from Lions public School, Sindri, Dhanbad CBSE Board in 2003. Secured 79.85%.
* X from Lions Public School,Sindri, Dhanbad CBSE Board in 2001.Secured 68%.
* Pursuing Post Graduate Diploma in Financial Management (Distance Learning) from NMIMS Global Access For Continuing Education
* Professional Scrum Master Level 1 Certified.

**Technical Skills**

* MS Excel for Data analysis & dashboard reporting, SQL for data extraction, data analysis and reporting , Hive for data query and analysis
* Visio for graphical representation, MS PowerPoint for presentation.

**COMMUNICATION SKILLS**

* Can Read, Write & Speak: Hindi/ English
* Proficiency: Expert

**PERSONAL DETAILS**

Address- Pune, 411061

Date of Birth: 12th July 1986