

BHUMIKA SAHU

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PROFESSIONAL SUMMARY

Finance and Operations professional with over 5 years of experience in settlement reconciliation, internal audits, client data verification, and financial reporting. Demonstrated expertise in reconciling credit card transactions as per U.S. federal regulations, client-vs-internal data, and AP/AR processes across global operations. Proficient in onboarding and maintaining client profiles through full KYC compliance using Customer Data Essential (CDE) and BlueZone (Mainframe). Adept in using Advanced Excel tools (VLOOKUP, Pivot Tables, SUMIFS, Macros) for high-accuracy reconciliations and audit automation. Strong analytical and documentation skills with a focus on data integrity, stakeholder communication, and process compliance.

SKILLS & EXPERTISE

Leadership, Mentoring & Team Management: Stakeholder coordination, KPI based performance evaluation, training & development, mentoring team members, task delegation.

Project & Process Management: Project planning and execution, resource allocation, risk identification and resolution, client reporting, workflow optimization, automation support, performance tracking.

Reconciliation & Auditing: Statement reconciliation, Employee travel audit and reconciliation, compliance reviews, financial reporting, Time sheet reconciliation.

Process Improvement: Automation support, standardizing reconciliation templates, organizing workshop, workflow optimization

Technical Skills: Advanced Excel (Pivot Tables, VLOOKUP, Macros), SQL (Basic Queries), Tableau, MS Office, CRM Tools

Cross-Department Collaboration: Working with Finance, HR, and IT for policy enforcement and automation

Soft Skills: Analytical Thinking, Problem-Solving, Decision-Making, Stakeholder Communication

WORK EXPERIENCE

Cognizant Technology Services | *Senior Process Executive* | Jan 2023 – Present

- Lead a team of 11 members managing end-to-end reconciliations, including P&L, cash, travel, and chargebacks.
- Verified trade economics against contract documentation and assessed new investments for correct accounting treatment.
- Handled escalations from clients and internal teams, providing timely resolutions and status updates.
- Reviewed fair value pricing, accruals, and daily cash reconciliations to prevent potential P&L impacts.
- Ensured accuracy in documentation and data warehousing for private investment restructurings.

- Conducted employee travel audits, implemented KPI-based tracking, and supported compliance enforcement.
- Collaborated with Operations, Risk, Tax, and Technology to streamline reporting and resolve discrepancies.
- Designed Excel audit templates, reducing manual reconciliation time by 70%.
- Contributed ideas for automation and process improvement, enhancing accuracy and reducing errors.

AU Small Finance Bank | Sales Coordinator (Banking & Finance) | Dec 2021 – Jan 2023

- Managed **financial reporting and reconciliations** to track business performance.
- Oversaw lead generation and documentation processing for credit card and loan applications sourced by **40+ sales officers**.
- Ensured timely submission of KYC documents, personal detail verification, and compliance checks, reducing processing delays.
- Monitored the performance of sales officers, identifying top performers for rewards and guiding low performers for improvement.
- Conducted regular follow-ups to streamline sales documentation and enhance operational efficiency.

Thomas Cook (India) Ltd. | Credit Controller | Sep 2019 – Dec 2021

- Conducted **payment reconciliations** and managed collections for B2B clients.
- Performed **GST reconciliations (GSTR1, GSTR2)** and maintained financial records.
- **Knockoff**- performed end to end closure of invoice generated and payment received after sending MIS and receiving payment from the client.
- Supported IT team to automate the process of pulling invoices from different Airlines and downloading files and converting into excels sheets. **This reduced manual effort by 90%.**
- Prepared deck to bring new businesses, this was initiative taken to overcome impact of Covid.
- Planned and coordinated **corporate events and team engagements**, serving as the **event host and speaker**.

EDUCATION & CERTIFICATIONS

 **PGDBM in Banking & Finance** | Narsee Monjee Institute of Management Studies | 2023

 **BBA in Finance** | Dr. D.Y. Patil College of Arts, Commerce, and Science | 2020