

# Bhakti Kavitkar

FINANCIAL ANALYST

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## Summary

A competent and seasoned professional with a proven track record of excellence in financial analysis, client management, and strategic planning, including expertise in Agile and Waterfall methodologies. Possesses strong skills in financial risk assessment, requirement gathering, and project coordination. Adept at delivering client-centric solutions while ensuring the successful achievement of organizational goals.

## Profile Highlights

- Comprehensive knowledge of Agile frameworks, including Scrum and Kanban, as well as Waterfall project execution
- Expertise in fund flow management, financial modeling, and credit risk assessment.
- Skilled in gathering and analyzing requirements, preparing functional and technical documentation, and facilitating seamless project delivery.
- Proficient in business planning, risk analysis, and performance monitoring.
- Strong ability to lead cross-functional teams, train new team members, and ensure high-quality deliverables.
- Client-focused professional with experience in fostering long-term relationships and driving revenue growth.

## Experience

**Financial Analyst**, 08/2021 - Current

**ICICI BANK** - Pune, India

- Engage with clients to gather business requirements, analyzed business requirements, translating them into detailed Functional Requirement Documents (FRDs).
- Collaborated with stakeholders, developers, and QA teams to ensure the FRD accurately captured business needs. Conduct gap analyses, and translate them into actionable technical specifications.
- Facilitate and actively participate in requirement-gathering sessions to define and document functional specifications, configurations, enhancements, and custom reports.
- Review and test plans to ensure alignment with both functional and technical requirements.
- Analyze existing systems and databases, recommending enhancements to address business needs effectively.
- Collaborate with senior management to develop strategies and implement new processes for improved efficiency.
- Conduct User Acceptance Testing (UAT) for the Finacle application, ensuring system functionality, compliance with business requirements, and smooth integration with existing processes.

## Skills

- Agile and Waterfall Methodologies
- Fund Flow Management
- Client Relationship Management
- Business Process Improvement
- Risk Management
- Credit Risk Assessment
- Requirement Elicitation and Documentation
- Strong Communication

## Core Competencies

- Project Coordination
- Financial Planning & Analysis
- Client Relationship Management
- Credit Risk Assessment
- Metrics Tracking
- Training & Leadership

## Technical skills

- **Operating Systems:** Windows
- **Financial Tools:** Excel (Advanced), Tableau, Power BI
- **Modeling Tools:** MS Visio, Balsamiq
- **Project Management Tools:** Jira, Trello
- **Databases:** SQL

## Qualification

2020

**Master of Business Administration**  
*Indira College of Management*

2018

**Bachelor of Science, Microbiology**  
*Modern College of Science, Pune*

## Certifications

- Certified IT Business Analyst  
From IIBA

- Create Use Case Diagrams, draft detailed User Stories, and develop comprehensive Business Requirement Documents (BRDs) to capture and communicate business needs and project objectives effectively.

**Sales Officer**, 06/2020 - 07/2021

**Vision Creative Group** - Pune, India

- Initiated client interactions, elucidated project scope, and secured unit bookings while ensuring cost transparency.
- Streamlined project management processes, fostering clear communication and facilitating successful unit handovers.
- Conducted comprehensive market research by thoroughly analyzing competitor sites in the Wakad, Pune vicinity through on-site visits.
- Gathered valuable insights to inform and compare strategic decisions, assess cost variability, and enhance market understanding.
- Implemented daily and monthly sales reporting mechanisms to track performance.
- Received the award for the best salesperson at the Indratej project for successfully selling 21 out of 50 units.
- Leveraged data insights to optimize strategies and enhance sales outcomes effectively.

## Projects

**Projects Using Agile Methodology**   **Projects Using Waterfall Methodology**

- **Adoption of Agile Practices:** Managed projects using Scrum and Kanban frameworks. Participated in sprint ceremonies, including planning, daily stand-ups, reviews, and retrospectives.
- **Backlog Management:** Collaborated with Product Owners to prioritize backlogs and define user stories with clear acceptance criteria. Maintained epics, stories, and tasks in Jira.
- **Team Collaboration:** Worked with cross-functional teams to ensure timely delivery and incremental business value.
- **Metrics and Reporting:** Tracked progress using burndown charts and velocity metrics.
- **Requirements Gathering and Analysis:** Conducted detailed sessions with stakeholders to define scope and prepared functional and technical documents.
- **Project Planning:** Developed comprehensive project plans with defined phases, timelines, and deliverables.
- **Testing and Quality Assurance:** Conducted thorough end-to-end testing and delivered high-quality solutions.
- **Documentation and Handover:** Prepared detailed project documentation for end-users and facilitated knowledge transfer.

## Personal Information

- Notice Period - Available to Join Immediately
- Preferred Location - Pune