

CA Pankhuri Gupta

+91 9205669343 | pankhuri.gupta9@gmail.com | <https://www.linkedin.com/in/ca-pankhuri-gupta-4866b37b/>

EDUCATION

Institute of Chartered Accountants of India ICAI	Nov 2020
CFA Institute (USA) CFA Level I	Jun 2015
Ramjas College B Com 75.3%	Apr 2014

EXPERIENCE

6 YEARS AND 11 MONTHS

IDFC FIRST Bank

Portfolio Manager | Affluent Segment | Credit Cards (CC) Dec 2023 – Present

- Developed monthly, quarterly, and annual budgeting and projections for Affluent Segment
- Prepared unit metrics and P&L analysis for product launches and enhancements
- Analyzed customer's card usage patterns and crafted tailored value propositions for an upcoming product launch
- Utilized customer analytics to identify opportunities, reducing closures by 50% and increasing renewals by 20%
- Addressed process gaps to prevent fraudulent acquisitions with an aim to reduce RTO by 30%

Manager | BIU | Data Analytics | Credit Cards (CC) Nov 2022 – Dec 2023

- Performed NPV analysis for Credit Card products and recommended strategies for profitability
- Organized data & prepared Vertical PnL, enhancing the clarity of revenue & cost components for improved analysis
- Implemented dynamic APR Strategy that leveraged customer behaviour data to regularly update APR, resulting in 9% increase in interest income
- Conducted analysis of cash withdrawal & reward redemption patterns, leading to the successful implementation of fees for both cash withdrawals & reward redemption increasing the Fee income by 12%

Axis Bank Aug 2021 – Nov 2022

Deputy Manager | BIU | FP&A | Credit Cards (CC)

- Implemented improvement-oriented initiatives, such as renegotiating payout terms and proposing acquisition strategies, resulting in increased profitability of CC products
- Analysed CC's financial data & results and worked on the development of yearly financial budgets
- Transformed financial models from assumption-based to actual product PnL items by developing logical framework
- Analysed agreements of various products and identified redundant costs of Rs.10Cr, reducing annual loss by 12%
- Generated insights by performing comparative analysis & moved data to SAS VA for convenient data consumption
- Awarded star performer for implementing SAS Viya and helping the team with training sessions

Deloitte USI Nov 2019 – Mar 2020

Fixed Term Hire | Statutory Audit

- Executed statutory audit assignments doing custody verification, valuation, checking reporting requirements
- Streamlined files transfer from clients to the organization, saving time in multiple file updates

Ernst and Young LLP Jan 2019 – Aug 2019

Client Support Specialist | Risk Advisory

- As part of the Risk Advisory Team, worked for Microsoft and specialised in Business Segmentation
- Collaborated with the back-end tech team to automate redundant reports, resulting in a 35% reduction in TAT

Microsoft May 2016 – Aug 2017

Internship as a Finance Analyst(FP&A)

- Analyzed variances to Budget and Forecasts for right Financial Planning and Analysis (FP&A)
- Reduced annual headcount spending by 10% through analysis of Headcount Key Performance Indicators & Trends
- Developed BI Dashboard providing quick Headcount Analytics, reducing reporting and review time by 40%

C N K and Co Apr 2014 – Apr 2016

Article Assistant

- Lead audit assignments and prepared Financial Statements of entities in compliance with the statutes
- Audits handled: Statutory Audits, Internal Audits, Tax Audits, Forensic Audits Concurrent Audits

TOOLS AND SOFTWARES

MS Excel / AWS / Power BI / SAS Viya / PySpark / Python / SQL / MS Office / Power Pivot

COURSES

- The complete financial Analyst Course
- Python for Finance
- Power Bi - Data Analytics Essential with Power Bi
- Data Analysis and Reporting in SAS Visual Analytics