

Shruti Narmeti

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Professional Summary

- 7+ years of experience in FP&A, financial modeling, and strategic planning across enterprise and consulting environments, with a strong quantitative foundation.
- Experienced in P&L management, rolling forecasts, budgeting, variance analysis, and capital allocation using NetSuite, Anaplan, Salesforce, and Power BI across multi-entity organisations.
- Strong quantitative background in statistical modeling, Monte Carlo simulation, factor model construction, backtesting, and alpha generation using Python (pandas, NumPy, statsmodels).
- Demonstrated ability to business partner with cross-functional teams, HR, operations, commercial, and translate complex financial data into executive-ready insights and capital allocation recommendations.

Education

Master of Financial Analysis (MFinA) – Rutgers University, Rutgers Business School, NJ – May 2026

Relevant coursework: Financial Statement Analysis, Asset Management, Fixed Income Analytics, Portfolio Management, Financial Econometrics, Derivatives, Alternate Investments & Investment Analysis.

Master of Business Administration (MBA), Finance – University of Pune, India – Jul 2017

Dissertation: Working capital optimisation models for mid-market Indian SMEs using regression-based DSO predictors.

Certifications

CFI

- Financial Analysis (FMVA): three-statement modeling, LBO, M&A, valuation
- Regression & Bayesian Analysis – applied statistical modeling for financial forecasting
- Monte Carlo Simulation – probabilistic scenario modeling and risk quantification
- Financial Modeling – NSE India & NSDC: equity valuation, DuPont analysis, capital structure

Skill Set

FP&A & Planning : Financial Planning & Analysis (FP&A), P&L Management, Rolling Forecast & Budgeting, Variance & Margin Analysis, Capital Allocation, Headcount Planning, Cash Flow Forecasting, KPI / Management Reporting, Business Partnering

Quantitative Methods : Monte Carlo Simulation, Factor Model Construction, Alpha Generation & Backtesting, Signal Generation, Portfolio Optimization, Regression (OLS, Ridge, LASSO), Bayesian Inference, Financial Econometrics, Risk-Adjusted Return Analysis

Planning & ERP Tools : NetSuite (SuiteAnalytics, SuiteScript), Anaplan, Salesforce, Power BI (DAX), Advanced Excel, VBA, SQL, ERP Systems, General Ledger

Programming & Analytics : Python (pandas, NumPy, statsmodels, scipy), SQL, VBA, DAX

Financial Frameworks : GAAP, DCF, DuPont Analysis, Black-Scholes, Derivatives, Three-Statement Modeling, Scenario & Sensitivity Analysis, Capital Structure

Soft Skills : Executive Communication, Business Partnering, Cross-Functional Collaboration, Data Storytelling, Stakeholder Management

Professional Experience

Qualitest

Apr 2022 – May 2025

Senior Financial Analyst

- Architected a data validation and reconciliation framework in NetSuite linking the general ledger, project billing, and intercompany transactions; cut reporting discrepancies by 30% and shortened month-end close by ~3 days.
- Built custom SuiteAnalytics dashboards to flag real-time variances before they reached consolidated statements; reduced external audit queries by 40% YoY.
- Automated period-close checklists using SuiteScript across 6 legal entities, enforcing GAAP-compliant sequencing of journal entries, eliminations, and consolidations, strengthening internal controls across distributed finance teams.
- Engineered a driver-based forecasting model in Salesforce using resource utilisation rates, billing rate cards, and milestone completion probability to generate probabilistic revenue projections; improved forecast accuracy by 30–40% vs. prior spreadsheet approach.
- Developed margin attribution models decomposing project-level gross margin into headcount mix, bench time, subcontractor spend, and travel, enabling project managers to identify and act on margin leakage mid-engagement.

- Produced rolling 12- and 24-month revenue forecasts by client tier, geography, and service line, feeding board presentations and ~\$15M in annual resource allocation decisions.
- Created client profitability scorecards ranking accounts by revenue per resource, contribution margin, and renewal probability; used directly in contract renegotiations and account prioritisation exercises.
- Deployed an Anaplan PSA planning model covering resource demand forecasting, revenue recognition scheduling, and cost-to-complete tracking across 200+ concurrent client engagements.
- Replaced fragmented Excel workbooks with a centralised Anaplan workspace, cutting manual consolidation time by 40% (~16 analyst-hours/month) and eliminating version-control errors across distributed finance teams.
- Configured headcount planning and workforce demand modules in Anaplan to surface resource gaps 6–8 weeks ahead of project start, reducing last-minute subcontractor spend and improving margins by an estimated 2–3 percentage points.
- Partnered cross-functionally with HR, operations, and commercial teams to align headcount plans with revenue forecasts, ensuring P&L management decisions were grounded in real capacity data.
- Configured a weekly rolling forecast engine fed by NetSuite actuals, producing continuously updated base/upside/downside scenarios with trend decomposition to separate seasonal billing patterns from underlying growth.
- Delivered monthly and quarterly financial packages to the CFO covering revenue by region, margin by service line, headcount efficiency, and cash conversion cycle, focused on decisions, not data dumps.
- Applied DuPont decomposition to isolate drivers of ROE across business units, identifying structural inefficiencies in two underperforming divisions.
- Deployed Monte Carlo-informed scenario models to stress-test revenue forecasts against win rate, billing rate, and attrition assumptions, giving leadership a probability distribution rather than a single-point number.
- Co-developed a pricing model with the commercial team incorporating delivery costs, competitive benchmarks, and target margin floors; rate-card revisions improved blended gross margin by ~4%.
- Delivered P&L attribution analyses decomposing EBITDA variance into revenue mix, headcount costs, and operating leverage effects, giving the executive team a clear picture of performance drivers each quarter.

Environment: NetSuite, SuiteAnalytics, SuiteScript, Anaplan, Salesforce, Power BI, Advanced Excel, VBA, Python (pandas, NumPy), Monte Carlo Simulation, DuPont Analysis, GAAP, Rolling Forecast Modeling, Variance Analysis

Nexdigm (SKP)

Apr 2021 – Mar 2022

Associate Financial Analyst

- Formulated driver-based monthly revenue and cost models across four service lines (Assurance, Direct Tax, Regulatory, IDT), linking headcount, utilisation, realisation rates, and billing values to projected revenue; reduced forecast error by ~15%.
- Implemented variance analysis decomposing actuals vs. budget into volume, rate, and mix effects each month, producing management reporting packs within 48 hours of period close.
- Maintained a rolling 6-month forecast updated monthly with actuals, adjusting projections using pipeline coverage ratios and historical seasonality patterns.
- Constructed step-down cost absorption models to allocate indirect costs across service lines, producing more accurate P&L statements and informing cross-practice pricing decisions.
- Built Power BI dashboards integrating billing, ERP, and CRM data to track AR aging, invoice-to-cash cycle time, billing velocity, and budget vs. actual across all service lines in real time.
- Created an AR aging heatmap segmented by client, aging bucket (0–30 / 31–60 / 61–90 / 90+ days), and service line; helped collections team cut average DSO by ~8 days.
- Wrote DAX measures for billing velocity (invoices raised per week, processing time, dispute rate by client tier) to surface bottlenecks slowing cash collection.
- Created a budget vs. actual waterfall dashboard by cost category, reducing time to explain monthly variances from 2 weeks to 2 days.
- Extracted and transformed raw billing and ERP data using SQL queries to build the underlying datasets powering Power BI dashboards, cutting manual data preparation time and improving dashboard refresh reliability.
- Structured a 13-week rolling cash flow forecast integrating expected collections with committed outflows (payroll, vendors, statutory), used for short-term liquidity planning and working capital management.
- Implemented a risk-scored debtor report combining AR aging, payment history, credit terms, and client tier to prioritise collection follow-ups and improve cash predictability across high-value and repeat-default accounts.

Environment: Power BI (DAX), SQL, Advanced Excel, ERP Systems, CRM, AR Analytics, Rolling Forecast Modeling, Variance Analysis, Cash Flow Forecasting, Cost Absorption Modeling

Associate – Taxation & Compliance

- Constructed three-statement financial models (income statement, balance sheet, and cash flow statement) for 50+ clients to evaluate strategic decisions including expansion, financing, and restructuring scenarios.
- Modelled cash flow forecasts incorporating working capital cycles, operating cash flows, and seasonal revenue patterns, improving business planning accuracy by 30%.
- Designed optimistic/base/stress scenario analysis models for clients seeking debt financing, stress-testing revenue shortfalls, cost escalations, and interest rate changes against debt service coverage ratios.
- Modelled after-tax impact of different entity structures, depreciation methods, and capex timing to deliver measurable tax savings through optimised advance tax planning and deduction scheduling.
- Managed GST, income tax, TDS, and ROC filings for 50+ clients with 100% on-time statutory reporting and zero penalties across the full engagement period.
- Prepared financial statements (P&L, balance sheet, cash flow statement, notes to accounts) under Indian GAAP for 50+ clients, reconciling tax computations against book profits and ensuring audit-ready documentation.
- Maintained detailed audit trails and working paper documentation supporting internal controls reviews, building the rigour in reconciliation and financial data standards later applied in enterprise FP&A roles.

Environment: Advanced Excel, Indian GAAP, Three-Statement Modeling, Scenario Analysis, DCF, Sensitivity Analysis, GST / Income Tax / TDS / ROC Compliance, Working Capital Modeling

Financepeer**Jan 2020 – Mar 2020****Finance Associate**

- Engaged prospective clients across schools and institutions to promote income-share financing products, building a structured sales pipeline that expanded new opportunities by 20% within the first two quarters.
- Performed credit risk analysis on borrower financial profiles, evaluating repayment capacity, income stability, and default probability to support underwriting discussions and portfolio risk assessments.
- Modelled revenue scenarios tied to loan disbursement volumes, repayment schedules, and expected default rates, giving management a forward-looking view of receivables, working capital requirements, and collection timelines.
- Tracked lead conversion rates, deal velocity, and expected revenue by client segment in weekly pipeline reports, applying data-driven forecasting skills in a high-growth fintech environment.
- Managed post-sales client relationships for high-value accounts, monitoring repayment performance and flagging at-risk accounts to reduce churn and support portfolio quality metrics.

Environment: Advanced Excel, Pipeline Reporting, Credit Risk Analysis, Revenue Scenario Modeling, Portfolio Monitoring, Receivables Forecasting

Super Concepts**Nov 2017 – Dec 2019****Finance Executive**

- Processed 500+ sales and service invoices per period with 99% accuracy, ensuring GAAP-compliant revenue recognition and accurate journal entry posting across multiple client accounts.
- Maintained and reconciled AR ledgers and the general ledger monthly, identifying and resolving mismatches between billing records and bank receipts; reduced ledger discrepancies by 20% and shortened month-end close.
- Generated period-end financial reporting packs covering outstanding receivables, cash position, and aging summaries, giving management a consistent and audit-ready view of the balance sheet each month.
- Tracked aging of receivables and flagged overdue accounts to the collections team, developing structured follow-up cadences that improved collection timelines for repeat-default clients.
- Established Excel models to monitor billing volumes, payment patterns, and outstanding balances, building foundational skills in financial data organisation, reconciliation, and period-end reporting accuracy.

Environment: Advanced Excel, General Ledger, AR Management, Financial Reporting, GAAP, Reconciliation, Invoice Processing, Period-End Close

Professional Development**The Wall Street Quants – Financial Modeling & Quantitative Finance Bootcamp**

- Built DCF models with Monte Carlo simulation (10,000+ iterations) to generate probability distributions for intrinsic value; scenario outputs showed a 15–20% spread between base and stress-case valuations under varying WACC (+/- 150bps) and terminal growth assumptions.
- Constructed multi-factor equity models (value, quality, momentum, low-volatility) in Python (pandas, NumPy); performed systematic signal generation and alpha research across 10+ years of historical market data, backtests produced

annualised Sharpe ratios of 0.9–1.3, max drawdown of ~14%, and positive Information Ratio across out-of-sample windows.

- Ran portfolio optimization using mean-variance and risk-parity frameworks; risk-parity allocation improved Sharpe ratio by ~0.2 vs. equal-weight baseline and reduced max drawdown by 4 percentage points across backtested periods.
- Developed systematic trading strategies with walk-forward backtests and out-of-sample validation, modelling transaction costs, slippage, and market impact; best-performing strategy achieved Sortino ratio of 1.4 and Calmar ratio of 0.8 on a 5-year out-of-sample window.
- Applied OLS, Ridge, and LASSO regression to financial time-series for return prediction; LASSO-regularised model reduced out-of-sample RMSE by 18% vs. OLS baseline by eliminating low-signal features.
- Implemented Bayesian inference to update forward return probabilities as macro data was released; priced options using Black-Scholes and binomial trees with implied volatility surface analysis across strikes and maturities.

Environment: Python (pandas, NumPy, statsmodels, scipy), Monte Carlo Simulation, Factor Models, Walk-Forward Backtesting, OLS / Ridge / LASSO Regression, Bayesian Inference, Black-Scholes, Binomial Trees, Portfolio Optimization, DCF