

Rajesh Kumar
Finance Head
(Gaurik Fashion Pvt Ltd)
CFA, MBA (Finance), MAFA (Master in Financial analysis), CA Inter.
Exp 15 years
chauhanraj83@gmail.com **+91- 9990832367**

Address:
A-130, Gulab Bagh
Uttam Nagar, New Delhi-59

Finance professional with 15 years of diverse experience across sectors such as FMCG, retail, manufacturing, services, and banking. Demonstrated expertise in both offline and online business environments

Client Engagement

Reliance, Big Basket, Vishal Mega mart, Walmart, Spencer, Nestle, Patanjali, More retail Ltd, Blinkit, CP wholesale retails, Bankers Almanac, HUL. Britannia and Various other super stockiest and distributors of General trade. Skechers, Guess, Nykaa, Flipkart.

Business Portfolio

With extensive experience in managing retail operations across various sectors, including FMCG, dairy, and education, I have successfully overseen both in-house and third-party production planning, ensuring efficient processes and optimized resource allocation.

Key Skills

Financial Accounting	AR and AP management	Budgetary Control	Budgeting & Forecasting	Cash Planning and Fund management	Credit research
Production and product costing	Monthly business planning	MIS, Compliance management	Inventory and Pricing management	CAPEX Proposals and Analysis	Month end closing activities
Balance sheet Finalization		Statutory Compliances & Risk management	Costing	Working capital management	P&L and Balance sheet management
Process Excellence & Controls	Financial controlling	Commercial activities	Stakeholder Management & Internal Audit.	SAP Solution & Implementation	Leadership and Team Management

EMPLOYMENT RECITAL

Present Employment	Gaurik Fashion Pvt Ltd (New Delhi)	Finance Head (Since March 24)
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- Oversee the entire retail operations of stores, ensuring seamless integration of sales and marketing, updates to enhance business performance.
- Developed daily fund planning strategies to optimize cash flow, monitored fund allocation and utilization to align with operational requirements.
- Implement financial controls and internal controls to ensure compliance and operational efficiency.
- Drive process improvements for optimal fund and working capital management.
- Maintain strict oversight of statutory compliance requirements.
- Manage and control accounts payable and receivable effectively.
- Lead the budgeting and forecasting process for financial figures.
- Liaise with external auditors to ensure timely and efficient closure of financial statements.
- Participate in month-end closing activities and preparation of the balance sheet
- Ensure timely preparation and deposit of statutory dues.
- Coordinated with financial institutions to secure funding and working capital loans, facilitating enhanced liquidity and operational efficiency for the organization.

Past	VRS Food Ltd (New Delhi)	Manager Finance and Controller (June 2016 to March 24)
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Fund and Working Capital Management: Managed cash flow to ensure sufficient liquidity for operational needs while minimizing idle funds, enhancing overall financial efficiency. Monitored accounts receivable and payable to maintain optimal working capital levels, reducing DSO and DPO for improved cash conversion cycles.

Financial Planning: Conducted budgeting and forecasting of financial figures and controlled the budget. Monitored compliance with taxation regulations. Investigated customer creditworthiness through various available sources (e.g., banks, trade, and credit associations). Issued timely reminders and collection letters to ensure prompt payments.

Pricing Strategy: Established pricing, discounts, and trade scheme guidelines. Explored revenue mix and margin improvement opportunities. Collaborated with the sales team to develop and implement pricing strategies that maximized profitability. Set product prices to drive optimal net margins through market analysis and strategic pricing strategies.

Market Benchmarking: Conducted channels and segments analysis, competitive actions, and developed combative counter plans.

Cross-Functional Collaboration: Collaborated with cross-functional teams, including marketing, product development, and supply chain, to ensure a cohesive approach to driving sales results.

Trade Management: Managed visibility, listings, and trade schemes. Partnered with merchants to finalize terms of trade with brand owners, vendors, and suppliers.

Creditors Management: Led the system for updating and settling creditor claims. Created and supervised a system for creditors' reconciliation to ensure no supplier commitments were unrecorded in the books.

Business Analysis: Prepared business cases and conducted performance reviews of new investments, providing insights through return on investment (ROI) and payback analysis. Analysed product-wise, customer-wise, and segment-wise contributions. Evaluated regional performance and provided meaningful insights on price investment and competitiveness.

Proposal Evaluation: Evaluated business proposals related to deal buys and promotional campaigns.

Month end closing Activities: Ensured that the books were closed accurately and in a timely manner during month-end closing activities.

Capex Support: Supported capital expenditure decisions and drove cost-saving initiatives across the value chain to enhance efficiency in the business unit's P&L.

Costing

Cost Accounting: Managed cost accounting activities, including the analysis of cost variances. Conducted cost-benefit analyses and recommended cost-saving initiatives.

Product Costing: Finalized product costing and prepared the Bill of Materials (BOM). Analysed the cost of products for all SKUs.

Standard Cost Updates and analysis: Updated and changed the standard cost of materials through the adopted process. Performed consumption reconciliation of raw materials.

Process Excellence & Controls

Coordination with SAP Team: Coordinated with the SAP team to identify process improvements across SD, PP, and Finance modules. Suggested the creation of customized reports based on the inputs provided.

Credit Control System: Implemented a credit control system to enhance financial management. Developed and launched an automatic payment program to streamline payment processing.

Standard Operating Procedures (SOP): Developed and maintained accurate written procedures (SOPs) for all processes and functions.

SAP FICO Customization: Planned and implemented SAP FICO customization to meet business requirements.

Past Employment	NIIT LTD (Gurgaon)	Assistant Manager (Oct 2014- May 2016)
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Manage and control IFBI segment

Accounts Receivable (AR) and Accounts Payable (AP) Control: Managed AR and AP control activities effectively.

Inventory Management: Oversaw inventory management and analysed non-moving, slow-moving, excess, and obsolete inventory. Monitored inventory levels to ensure optimum usage.

Budget and Business Planning: Assisted in the preparation of the annual budget and annual business plan. Conducted variance analysis on key performance indicators, focusing on variances.

Financial forecasting & Reporting: Developed and maintained comprehensive income and expense forecasts to support strategic decision-making and resource allocation.

Sales Plan Development: Worked with the sales team to develop and implement sales plans that drove results and met or exceeded budget and forecast expectations.

Sales Performance Tracking: Monitored and reported on sales performance, identifying areas for improvement. Collaborated with the sales team to develop and implement strategies to drive results.

Expense Analysis: Analysed expense line items at the profit centre and project code level.

SAP Coordination: Coordinated with the SAP team to identify process improvements by collaborating with SD, PP, and Finance modules. Suggested the creation of customized reports based on the input provided.

Procurement Oversight: Periodically inspected open purchase orders, procurement costs, and pricing logistics.

Past Employment	WNS (Gurgaon)	Analyst (Feb 2012 – Oct 2014)
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Financial Analysis: Conducted fund-based analysis, profitability analysis, liquidity analysis, and CAMEL analysis. Performed comparable analysis and reviewed Basel norms. Analysed non-performing assets and conducted impaired and past due loan analysis.

Financial Statement Normalization: Normalized financial statements to determine true profitability figures. Responsible for creating projected financial figures. Conducted trend and variance analysis of financial line items.

Securities Analysis: Analysed and segregated financial securities into Available-for-Sale (AFS), Held-for-Sale (HFS), and Held-to-Maturity (HTM), including both listed and unlisted securities.

Reporting: Reviewed and updated annual and quarterly reports.

Client Coordination: Maintained regular interaction and coordination with clients, involving execution of client and company agreements.

Quality Management: Managed internal processes for quality checking and ensured the delivery of high-quality credit reviews on time. Supported auditors during the audit process.

Past Employment	Bajaj Capital Ltd	Assistant Analyst (Aug 09 – Jan 2012)
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Credit and Risk Reviews: Performed annual credit reviews and quarterly risk reviews across multiple sectors for recommended corporate fixed deposits. Tracked rating changes, industry developments, and relevant news events.

Financial Statement Preparation: Created current and projected balance sheets.

Financial Analysis: Developed detailed spreadsheets to measure and analyse financial and operational information, including financial ratios, key performance indicators, and free cash flow. Conducted calculations and analyses of defensive intervals and working capital. Predicted bankruptcy risk using the Z-Score model.

Rating and Security Analysis: Conducted rating analysis. Analysed Foreign Currency Convertible Bonds (FCCB), External Commercial Borrowings (ECB), and related issues such as maturity, coupon rate, and provisioning.

Data Presentation: Compiled and prepared reports, graphs, and charts of data and analyses for presentation.

Report Circulation: Circulated recommended reports to all branches. Engaged with CFOs of various companies.

TECHONOLOGY SKILLS

SAP FICO as a user and configuration, Tableau & Tally, Capital line, Bloomberg, Power point presentation, excel.

ACADEMIA

Diploma in SAP FICO configuration and implementation	ERP Scholars
Master of Accounting and Financial analysis (MAFA)	ICFAI (2013-2016)
Chartered Financial Analyst (CFA)	ICFAI (2012-2015)
CA Inter	ICAI 2010
MBA (Finance)	ICoFP (2007-2009)
B.Com.	Delhi University (2000-2003)

PERSONAL VITAE

DOB : 2nd Jan. 1980
Father's Name : C. K. Singh
Languages Known : English, Hindi. Punjabi

Place: New Delhi
Date

(Rajesh kumar)