Karan Nirmal

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SUMMARY

Finance & Strategy Analyst with 2 years of Deloitte experience across finance transformation, real estate development modelling, and forensic & financial crime engagements. Experienced in UK and Australia client work spanning development forecasting, project viability, budgeting, transaction-oriented analysis, month- and year-end close, and senior stakeholder reporting across large-scale mixed-use real estate projects.

RECOGNITION

Best Year Ender Award - 2025-26 | Deloitte UK - recognised for accelerated performance and contribution

Best Performer Award - 2024-25 | Deloitte India

WORK EXPERIENCE

Financial Analyst, Finance Transformation & Strategy | Deloitte South Asia LLP Apr 2025 - Present | Bengaluru

- Built a 15-year UK real estate development model across 3 mixed-use projects, forecasting residential, office, and retail delivery.
- Developed detailed revenue and cost schedules covering unit sales, hard costs, soft costs, contingency, WIP, and development inventory.
- Integrated debt, interest, depreciation, tax, and project schedules into a fully linked three-statement financial model.
- Developed lease schedules across 5 real estate projects, modelling rental income, lease commencement, occupancy, and related cash flow impacts.
- Built rolling monthly forecasting models across 2 business units for a UK real estate client, improving forecast accuracy to 98% and supporting quarterly leadership reviews.
- Delivered monthly budget-vs-forecast and variance analysis, identifying drivers behind ~30% of forecast variance for senior leadership.
- Performed account reconciliations and Oracle R12 cost-card reporting to support close-cycle reporting and data accuracy.
- Led VAT reconciliation for a UK real estate entity, resolving 10 years of unreconciled balances through detailed account investigation and direct coordination with senior UK leadership.

Executive, Strategy, Risk & Transactions | Deloitte Touche Tohmatsu India LLP Jul 2024 - Mar 2025 | Mumbai

- Conducted corporate and financial research to analyze companies, industries, competitors, and market trends.
- Performed company-level analysis covering financial performance, ownership structure, business operations, and key risks.
- Supported due diligence activities by gathering, validating, and analyzing information from financial reports, company filings, and public databases.
- Analyzed revenue, profitability, margins, debt, and growth trends to identify key business insights.
- Prepared research reports and management presentations summarizing findings, financial analysis, and potential business risks.
- Used Excel to organize, analyze, reconcile, and present large datasets for business and financial analysis.

EDUCATION

Bachelor of Accounting & Finance | Vidyalankar School of Information Technology | 2021-2024

Relevant coursework: Financial Accounting, Management Accounting, Corporate Finance, Investment Analysis, Financial Markets, Auditing

LEADERSHIP

Head of Department - Department of Lifelong Learning & Extension (DLLE)

Led 200+ volunteers across social-impact initiatives, cultural events, and university-level programmes; coordinated faculty, external organisations, and student teams; raised ■30K through community-led fundraising initiatives promoting handmade products produced by local villagers.

SKILLS & CAPABILITIES

Financial Analysis: Financial Modelling, Budgeting & Forecasting, Variance Analysis, FP&A;, Project Viability Analysis, Three-Statement Modelling
Strategy & Transactions: Strategic Analysis, Transaction Support, Risk Assessment, Forensic Analysis, Due Diligence
Finance & Systems: Advanced Excel, TM1, Oracle R12, Power BI, Alteryx, Consolidation, Visio
Communication: Senior Stakeholder Reporting, Management Presentations, Strategic Briefs, Pitch Decks
Certifications: Advanced Excel, NISM Financial Literacy, Excel using AI Workshop