

Muhammad Irfan Ahmed

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SUMMARY

Financial Data Partner with 6+ years of experience blending FP&A strategy with Business Intelligence. Expert in transforming complex financial data into actionable insights using SQL, Python, and Power BI. Proven track record of managing \$500M+ in Opex, automating forecasting pipelines for central banking systems, and driving executive decision-making that reduced variance and unlocked millions in efficiency.

KEY SKILLS

Financial Planning: Budgeting & Forecasting, Variance Analysis, Cost & Margin Analysis, Cash Flow Modeling, Capex/Opex Planning, Reconciliation, Auditing.

Data Engineering & BI: Advanced SQL (ETL/Querying), Power BI, Tableau, Python (Pandas, NumPy, Scikit-learn), Data Warehousing, KPI Dashboard Design.

Business Impact: Executive Storytelling, Process Automation, Cross-Functional Leadership, Risk Assessment, Vendor Spend Analysis.

WORK EXPERIENCE

STATE BANK OF PAKISTAN. (Central Reserve Bank)

Senior Analyst – FP&A & Business Intelligence

Karachi, PK

Jul 2020 – Jun 2024

- Forecasting Automation: Architected driver-based forecasting models across 16 business units by designing SQL pipelines to process 500k+ annual transactions, improving forecast accuracy by 67% and shortening planning cycles by 30%.
- Financial Control: Consolidated and managed \$500M+ in annual Opex spend, utilizing Power BI dashboards to track variance in real-time, which reduced reporting discrepancies by 25%.
- Cost Efficiency: Led deep-dive variance analysis and cost diagnostics using SQL and Python, identifying \$5M+ in efficiency opportunities through trend analysis and operational benchmarking.
- Process Improvement: Automated monthly operational scorecards and closing activities, cutting manual reporting effort by 35% and accelerating leadership decision cycles.
- Strategic Planning: Evaluated Capex investment trade-offs through scenario modeling, reducing downside financial exposure by 12% while ensuring compliance across nationwide operations.

STATE BANK OF PAKISTAN. (Central Reserve Bank)

Financial Data Analyst – Corporate Finance & Reporting

Karachi, PK

Apr 2018 – Jun 2020

- Budgeting Models: Developed enterprise budgeting models covering 30k+ annual transactions, increasing budget accuracy from 85% to 95% and improving cash planning reliability.
- Data Analytics: Analyzed 300k+ records using statistical techniques and SQL to identify performance bottlenecks, generating \$2M+ in recurring annual savings.
- Dashboard Development: Built executive Power BI dashboards for senior leadership and audit committees, cutting reporting turnaround time by 15% and improving transparency.
- Governance: Strengthened financial controls by designing exception-monitoring tools, ensuring data integrity across 40+ reporting workflows.

EDUCATION

KENT STATE UNIVERSITY

Master of Science- Business Analytics

Kent, OH

Dec 2025

QUAID I AZAM UNIVERSITY

Bachelor of Business Management- Accounting & Finance

Islamabad, PK

Apr 2018

TECHNICAL PROJECTS

Credit Risk Assessment Model (Python | Scikit-learn | Random Forest)

- Developed a borrower risk classification model using Random Forest, improving default prediction accuracy by 18% and enabling risk-based decisioning through feature importance scoring.

Retail Demand Forecasting (Python | XGBoost | Prophet)

- Built and compared time-series and ML forecasting models to predict holiday demand, reducing forecast error by 22% to support inventory and staffing optimization.