Raghav Khurana
Apartment Number 814
60 Crittenden Blvd, Rochester, NY 14603

April 24, 2016

Dear Ms. Recruiter,

I came across the oppturnity for Business Analyst at Markit while exploring the career section of the company's website. I am really excited for this oppturnity as I believe I make an excellent candidate with my five years of work experience in credit analysis, offering the following skills that align with this position.

Finance Skills: I am presently studying MS in Finance from Simon Business School, University of Rochester. In the school, I have taken up courses where I have learned on performing valuations (Income and cost based) with courses such as corporate finance, Financial Statement Analysis and Entrepreneurial Finance. In the course, financial statement analysis, I learned and implemented the financial statement analysis to various case studies. As a MBA student, I learned how to assess the balance sheets and P&L statements to analyze an organization's financial health. These were later amplified during my work experience as an Assistant manager with ICICI Bank and handling a team role as a Chief Manager with IndusInd Bank in Commercial Banking. I proposed strategies for improving the organization's financial health and where the company should invest and save by using financial products such as Forward Hedging, Buyers Credit, and FDLC etc. Recently, I finished working on a consulting project on financial planning for a client Good Food Collective. I was responsible for conducting industry company research, performing valuations for the company and setting pricing models on their new business model along with sensitivity analysis. The valuation was primarily Discounted Cash Flow valuation.

Computer proficiency skills: During my MBA and my work experience is used power point tools to give presentation to my clients. I analyzed the team performance by using excel tools such as VLOOKUP, formulas and formatting. Presently, I am exposed to various financial modeling skills and other excel tools such as Linear and Non- Linear optimization, Developing Macros and Integer programming to further enhance and sharpen these skills. In my previous project, we ran through the Linear programming for their selling price in order to maximize their revenue stream.

Organizational and Analytical Skills: My biggest achievement was implementing the Asian Clearing Unit (ACU) system in the bank. I achieved this process by communicating across all departments in the bank, including the present CEO. This system integration helped our clients and made ICICI Bank as one the leaders in these transactions. Having done my Undergraduate in Engineering, I possess analytical skills and through these skills I was able to achieve a market share of 95% within one year for which I was also felicitated by the Zonal Head of my organization.

Communication and Entrepreneurial Skills: I believe in strong work ethics and believe that it can be achieved by possessing perfect time management skills. I have strengthen my communication skills by providing and accepting feedbacks on my performance and to my peers respectively and still developing.

I start my Internship period from June 1st 2016. I would welcome the oppturnity to interview with your company. I look forward to meeting with you and want to thank you in advance for your time and consideration. I am attaching my resume for your reference.

Sincerely,
Raghav Khurana | MS in Finance Class of 2016 | Simon Business School | +1-585-285-0546