

# Indian Sounding Name

Email id | LinkedIn | Mobile number

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MBA candidate with 4 year of experience in investment management, equity research, credit analysis, financial analysis, industry research and relationship management. Established record of successfully adapting to new roles and projects.

## EMPLOYMENT ELIGIBILITY

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Authorized to work in the US for any employer (Visa sponsorship not required)

## EDUCATION

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**University of XYZ (One of Top 25 State Universities), USA** Expected May 2016  
MBA, Investment Analysis and Valuation GPA 3.84

- Awarded full-merit based scholarship and Graduate Assistantship in finance department

**Indian Institute of Management (IIM), XYZ, India** May 2008  
Master's in Business Management

- Among top 1% of students selected out of 275,000 applicants
- Team Leader: Investment Bank of IIM XYZ

**XYZ State University, India** May 2006  
Bachelor of Technology (Computer Science & Engineering)

## CERTIFICATION

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- Chartered Financial Analyst (CFA) Level-3 candidate
- Financial Risk Management (FRM)
- Included in Bloomberg Aptitude Test "Hall of Fame". Ranked among first 200 out of 230,000 test takers
- Advance Corporate Credit Analysis by CRISIL

## EXPERIENCE

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**XYZ University Foundation: Student Managed Fund** August 2015 – Present

### *Portfolio Manager*

- Selected to lead a team of 10 analysts and manage \$2 million fund as value investor
- As on February 11, 2016, fund outperformed S&P 500 by 180 bps and has a positive selection and allocation effect
- Examined more than 40 stock pitches for suitability and offered feedback on valuation, investment thesis
- Overseeing portfolio construction, optimization and risk & return attribution analysis
- Researching companies covering multiple sectors including financials, industrials and consumer discretionary
- Successfully defended investment decisions while making presentation on portfolio performance to advisory board

**XYZ Asset Management, New York, NY** June 2015 - August 2015

One of the top 100 global Asset Management firm

### *Investment Management Intern: Investment Team*

- Recommended stock by using fundamental analysis and Discounted Cash Flow (DCF) valuation. The investment recommendation was selected as alpha stock in the portfolio
- Presented detailed report to senior leaders including CIO on two new investment strategies (Thematic investing, ESG Integration)
- Conducted in-depth fundamental research on the consumer discretionary sector
- Delivered daily report covering recent market updates, supported portfolio managers in decision making and daily operations

**XYZ Bank, India** June 2010 - June 2014

One of the largest bank in India in terms of Total Asset

### *Senior Credit Analyst / Associate Relationship Manager: Corporate Banking Group*

- Performed due diligence including credit analysis, valuation, financial modeling, cash flow analysis, financial statement analysis and industry analysis
- Collaborated with various teams of bank (e.g. Legal, Compliance, Treasury and Commercial Banking) for resolution of issues

- Interviewed senior management (CEO/CFO) of companies on current/future outlook of the company & industry
- Executed transaction by performing activities such as legal documentation, security creation and disbursement
- Presented credit appraisal proposals to sanctioning committees of the bank for approval
- Performed asset quality reviews by monitoring financial / non-financial information, covenant testing and compliance with credit agreements. Reported and mitigated early warning signals.
- Trained and mentored 4 analysts on various aspects of corporate banking and credit analysis

**Key Achievements:**

- Worked on multiple transactions simultaneously under strict deadlines, executed 10+ transactions totaling to ~\$450 million. None of the transaction worked on resulted in any credit loss or audit queries.
- Exceeded both annual income and credit quality target by strategically managing portfolio of public companies with over \$500 million in credit exposure
- Negotiated structure, pricing and major terms for 5 transactions totaling to ~\$400 million. Income generated from these transactions were ~20% more than the budgeted income.
- Exceeded new client acquisition target, Acquired 5 clients which increased the asset book of bank by ~\$120 million
- Self-initiated a credit review and identified a potential stress exposure, avoiding \$200 million of credit loss
- Promoted from Credit Analyst to Associate Relationship Manager in 2 year and 9 months which is more than 1 year early of the standard practice

**XYZ Limited, India**

September 2006 - June 2008

Provides software products/services to companies in banking, capital markets and asset management industry

**Software Developer: Capital Market Group**

- Developed a real time stock exchange surveillance system for a South Asian country stock exchange regulator
- Lead a cross functional product re-design team. New design increased the performance (trades processing) by ~135% and accuracy of search algorithm by 3 times.
- Insured effective communication between product development and capital market research team

**KEY SKILLS AND EXPERTISE**

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|--------------------------|--|
| • Investment Management  | • Equity Research                            |
| • Credit Analysis        | • Industry Research                          |
| • Financial Analysis     | • Negotiation                                |
| • Financial Modelling    | • Relationship Management                    |
| • Excel, PowerPoint, SQL | • VBA, Bloomberg, S&P Capital IQ, Value Line |

**AWARDS/ACHIEVEMENTS**

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- XYZ Business Case Competition: First prize winner and Grand Champion
- One of the five students selected to represent XYZ university in CFA Research Challenge and ACG Cup competition
- Received the highest performance rating at XYZ Bank Limited for four continues years
- Awarded most promising new recruit award at XYZ Limited

**ADDITIONAL INFORMATION**

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- Co-Founder, XYZ University Graduate Finance Association: Organized seminars, speaker series, interview and case competition workshop for graduate students
- Active member of XYZ University Graduate Business Association and Graduate Consulting Club
- Hobbies: Travelling & Photography