PANKAJ RAY

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Investment Banking Associate Enthusiast / Financial Analyst

SUMMARY

My passion for equity investing has guided my academic and professional journey. During my internship as a Financial Analyst at RKRM INT Pvt.Ltd, I developed a detailed 10-year financial model based on historical trends, successfully identifying a 0.3M investment opportunity.This experience sharpened my skills in financial modeling, valuation, and investment analysis.

EDUCATION

Symbiosis Institute of Business Management, Bangalore   June 2023 - March 2025
Master of Business Administration (Finance) | CGPA: 7.0/10

Jain University, Bangalore   November 2020 - May 2023
Bachelor of Business Administration (Finance) | CGPA: 8.19/10

TECHNICAL SKILLS

- Financial Modelling
- DCF Valuation
- Python
- Microsoft Excel
- VAR
- Trend Analysis
- FRA
- Relative Valuation
- Power B.I
- Liquidation

WORK EXPERIENCE ⎋

RKRM INT Pvt. Ltd.| Financial Analyst Intern   April 2024 - June 2024

- **Developed** a comprehensive **10**-year financial model based on historical trends, driving strategic performance insights.
- **Executed** detailed DCF and CCA valuations, quantifying a **0.3**M investment opportunity.
- **Streamlined** reporting processes by consolidating and standardizing data from **5+** sources.
- **Assessed** downside risks through VaR analysis, estimating potential losses with **95%** confidence.
- **Evaluated** solvency risks for **15+** companies using Zmijewski Score, enhancing risk mitigation strategies.

J.P. Morgan | Investment Banking Virtual Internship

- **Reviewed** Operational efficiencies of **5** companies for M&A alignment, improving integration post-acquisition.
- **Refined** DCF Valuation to estimate company valuations with market-driven assumptions.
- **Compiled** in-depth profiles highlighting key operational and financial metrics for M&A targets, considering the interest of potential investors.

PROJECTS

Portfolio Analysis &Risk Management Using Python ⎋

- **Designed** a Python tool leveraging Monte Carlo simulations to model risk and predict financial outcomes.
- **Calculated** Value at Risk (VaR) for diversified asset classes, ensuring **95%** confidence in risk estimates.

SOFT SKILLS

- **Orchestrated** 6+ concurrent deadlines, delivering high-quality financial models and reports that supported 0.3M investment decisions.
- **Built** communication and teamwork skills through academic projects by resolving data issues, presenting findings, and contributing to decision-making processes.

CERTIFICATIONS ⎋

- **Financial Statement Analysis** | Corporate Finance Institution
- **Bloomberg Market Concepts** | Bloomberg