Hello this is a 12-week virtual internship for a Credit Analyst role stimulated by chatgpt where i received daily tasks that mimic real-world responsibilities at firms like D. E. Shaw, Moody's, BlackRock, etc.

💼 INTERNSHIP OVERVIEW:

ROLE	Credit Analyst – Regulatory Capital & Optimization / Credit Research
DURATION:	12 Weeks
FORMAT:	Daily tasks (Mon–Fri)
TOOLS USED:	Excel, Python, Bloomberg-like datasets, Company Filings (10-K, 10-Q), Ratings reports, Market news
SKILLS DEVELOPED	Credit risk assessment, financial modeling, debt analysis, ratings methodology, Python automation, investment memos

💼 INTERNSHIP SUMMARY :

WEEK	PROJECT	DAY	TASK	FOLDER
1	Fundamentals of Credit Analysis	1	Sector & Company Credit Scan	
		2	Credit Comparison Memo – Toyota vs Ford	
		3	Draft a Credit Committee Memo – Volkswagen AG (VW)	
		4	Investment Memo – Tesla Bonds	
		5	ESG Risk Score Summary – Automotive Portfolio	
		6	Week 1 Wrap-Up & Self-Reflection	

2	Advanced Credit Modeling	1	Build a 3-statement financial model for Ford Motors (focus on credit metrics: EBITDA, leverage, coverage).	
		2	Sensitivity analysis: test impact of 10% revenue decline on Ford's credit metrics.	
		3	Write an internal risk note on Ford's debt maturity profile.	
		4	Prepare a covenant analysis summary for Ford's outstanding bonds.	
		5	Simulated meeting with CFO — draft a Q&A list highlighting credit concerns.	
3	Distressed Debt & High-Yield Credits	1	Prepare a distressed case study on a recent fallen angel (e.g., AT&T downgrade).	
		2	Write a recovery rate estimate memo for unsecured bonds.	
		3	Build a waterfall recovery analysis for a hypothetical restructuring scenario.	
		4	Draft a relative value analysis for high-yield vs investment-grade spreads.	
		5	Pitch memo: Should we buy or avoid a BB-rated auto supplier bond?	
4	Credit Portfolio	1	Construct a credit	

	Management		watchlist of auto sector issuers.	
		2	Perform a VaR (Value-at-Risk) analysis on the credit portfolio.	
		3	Draft a portfolio stress-testing memo under recession assumptions.	
		4	Write a liquidity risk overview of the auto credit portfolio.	
		5	ESG overlay update — propose new engagement targets.	