

# Luis Rao

Indian | Male | 22 years old

*Target MSc: Finance / Business Analytics*

## PROFESSIONAL EXPERIENCE

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Finance Intern - Tata Capital

April 2023 - July 2023

Assisted credit risk analysts in the assessment of SME loan applications

Prepared borrower financial profiles, including income statements, balance sheets and cash flow summaries

Supported the evaluation of creditworthiness through ratio analysis and risk indicators

Contributed to internal reporting and documentation for credit committees

Equity Research Intern - Motilal Oswal

June 2022 - August 2022

Conducted financial and qualitative analysis of publicly listed Indian companies

Built valuation models using discounted cash flow (DCF) and comparable multiples approaches

Analyzed industry trends, company fundamentals and earnings drivers

Assisted in the preparation of equity research notes and investment summaries

Treasurer - Student Finance Club

2021 - 2023

Managed the annual budget of the student organization and monitored expenses

Coordinated sponsorship negotiations with external partners and institutions

Oversaw financial planning for academic events and workshops on financial literacy

## EDUCATION

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Bachelor of Commerce (Finance)

St. Xavier's College, Mumbai

2020 - 2023

Core coursework in corporate finance, financial accounting, statistics and business analytics

Strong academic focus on quantitative methods applied to financial decision-making

Participated in applied finance projects involving company analysis and financial reporting

## SKILLS

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Financial modeling, Excel, Power BI

Accounting and corporate finance

## LANGUAGES

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English (fluent), Hindi (native)

## PERSONAL INTERESTS

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Stock markets, yoga, public speaking, financial literacy initiatives