PIYANSHU BANSAL

Finance Intern

Bengaluru, Karnataka, India

Bansalp740@gmail.com 9501906135

Statement of Purpose

Seeking a finance internship opportunity to apply academic knowledge in financial analysis, reporting, and forecasting. The goal is to support key finance functions, contribute to data-driven decision-making, and gain hands-on experience in financial management, while learning from industry professionals to develop a strong foundation for a successful finance career.

Skills

<u>Domain:</u> Financial Modelling, Index Valuation, Financial Operations, Corporate Finance

<u>Technical:</u> Advanced Excel, Bloomberg Tools, Data Visualization, Tally Prime, Busy Accounting Software

<u>Behavioral:</u> Problem-Solver, Agile, Multitasker, Critical Thinker, Leadership

Work Experience

Accounts Trainee at **Ashish K Kumar & Associates**   Mar 2024 - Jun 2024

◎ **Barnala**

Learning Outcomes:

- <u>Technical Skill Enhancement:</u> Gained hands-on experience with Tally, Busy, and GST filing, improving my technical expertise in accounting.

- <u>In-Depth Knowledge of Tax Compliance:</u> Developed a solid understanding of GST regulations and the filing process.

- <u>Fast Learning and Adaptability:</u> Recognized by team leader for quickly being proficient Tally, Busy, and GST return filing within a short period.

Contribution:

- Contributed to streamlined financial operations by efficiently clearing a backlog of accounts for approximately **20 firms** in Tally, ensuring accurate records and timely GST filings while establishing consistency in operations within a short period.

Education

PGDM (Finance), ISBR BUSINESS SCHOOL   2024 - 2026
Bengaluru

Bachelor of Commerce (B.COM), Punjabi University   2020 - 2023
Patiala

Senior Secondary Education, Mother Teacher Preparatory School   2018 - 2019
Barnala

Projects

BSE S&P Sensex Valuation Report   Mar 25-Apr 25

<u>Objective:</u>

- Assessed the valuation of the S&P BSE Sensex over a **25+ year** period using academic models and structured financial analysis, with the objective of evaluating long-term market trends and investigating persistent overvaluation in the Indian capital market.

<u>Learning Outcome:</u>

- Gained hands-on experience in applying DCF methods to real-world scenarios by identifying a **58.30%** overvaluation in the S&P BSE Sensex as of **April 5th (near 76,000 levels**), based on long-term historical returns of **12–14% CAGR,** demonstrating the practical applicability of academic valuation models in assessing market conditions.

Olectra Greentech-FSA Project   Oct 2024 - Nov 2024

Objective:

- The objective of this project was to apply various analysis methods in Excel to conduct a Financial Statement Analysis (FSA) of the EV industry, focusing on identifying stabilization in finances using **2021-2023 actuals and 2024 estimations**.

Learning Outcomes:

- Olectra Greentech showed **strong growth in 2022**, but faced **challenges in 2023**, possibly due to market conditions or supply chain issues. Despite increased expenses, a **10%** improvement in key metrics boosted net income, demonstrating effective cost management. **Projections for 2024** suggest recovery with improved revenue, stable margins, and continued cost control.

Ratio Analysis of Titan Company Ltd.   Oct 2024 - Nov 2024

Objective:

- To bridge the gap between theoretical knowledge and practical application by evaluating Titan's financial performance for **FY 2023–24** using key ratios such as the **Interest Coverage Ratio, Current Ratio**, and **Inventory Turnover Ratio**, with the aim of assessing **liquidity**, **operational efficiency**, and **debt-servicing capacity** through real-world financial data.

Learning Outcomes:

- Through this analysis, learned how to interpret ratio results in financial terms and gained practical experience in reading and understanding the financial statements of a corporation, enhancing my ability to connect theoretical concepts with real-world financial performance.

J.P. Morgan Investment Banking Virtual Experience:

Learning Outcomes:

- Learned how to find the right companies to buy by looking at strategy, finances, and deal structure.
- Understood how to make and use company profiles, and how DCF models help in valuing potential deals.
- Gained knowledge of the M&A auction process and how real-world factors like competition and supply chain issues affect valuation.

Citi Bank Investment Banking Virtual Experience:

Learning Outcomes:

- Created easy-to-read company profiles and financial forecasts to help with business decisions.
- Compared similar companies to understand value, performance, and market position.
- Supported buyside deal work by organizing key facts and insights for senior leaders before client meetings.

Certifications

Bloomberg Spreadsheet Analysis   April 2025

Objective:

- To gain expertise in analyzing fixed income and equity securities and filtering financial data using macroeconomic indicators through Bloomberg Terminal and Bloomberg Query Language (BQL).

Learning Outcomes:

- Gained practical skills in analyzing fixed income and equity securities using Bloomberg tools, with a focus on macroeconomic linkages.
  Developed proficiency in BQL to filter data and interpret market trends for informed investment decisions.

Technical Analysis Workshop   Jan 2025

Purpose of the Certification:

- Learn to recognize key chart patterns and use them to identify market trends and optimal trade entry and exit points.

Learning Outcomes:

- Developed the ability to identify key chart patterns and apply them to real market data for making informed trading decisions with improved timing and execution.

Bloomberg Market Concepts (BMC)

Purpose of the Certification:

- To build a strong foundation in financial markets, including equities, fixed income, and macroeconomics, while gaining hands-on experience with Bloomberg tools for data analysis and decision-making.

Learning Outcomes:

- Acquired a strong understanding of global financial markets and their dynamics.

- Gained proficiency in using Bloomberg for real-time data analysis and generating market insights to support informed investment decisions.