

## PRAGYA NARENDRA RAI

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### EDUCATION

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**The University of Texas at Dallas, Richardson TX**

*August 2021 - May 2023*

*Master of Science, Finance*

**The University of Mumbai, India**

*July 2017 - October 2020*

*Bachelor of Commerce, Financial Accounting and Auditing*

### PROFESSIONAL EXPERIENCE

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**Credit One Bank, Liquidity Analyst**

*July 2024 - Present*

- Directed daily liquidity forecasting and cash positioning across multiple entities, ensuring optimal funding to meet operational and regulatory requirements while maintaining primary and secondary liquidity ratios within policy thresholds.
- Monitored and reviewed FRB wire and ACH activity initiated by Treasury Operations, optimizing correspondent and operating account balances to sustain adequate liquidity and minimize reserve inefficiencies.
- Developed balance sheet, capital, and liquidity analytics to support ALM and regulatory reporting, assessing leverage, risk-based capital, liquidity coverage, and credit line utilization against defined risk appetite limits.
- Executed backtesting and sensitivity analysis of Net Income (NI), Net Interest Income (NII), and Economic Value of Equity (EVE) projections versus the 12-month financial plan, ensuring alignment with OCC standards and maintaining variance within a 3% tolerance.
- Prepared and analyzed Regulation F Correspondent Bank Monitoring reports, evaluating counterparty liquidity, capital adequacy, and credit ratings to ensure compliance with interbank exposure and safety guidelines.
- Oversaw Treasury vendor payment and accrual processes for ACI, Fiserv, and Deluxe, reconciling invoices within 2% of accrual estimates to maintain reporting accuracy and budget transparency.
- Managed the Certificate of Deposit (CD) funding program, analyzing institutional vs. retail allocation, rollover patterns, and rate competitiveness to optimize funding mix and reduce overall cost of funds.

**Allegiant Air, Treasury Analyst**

*August 2022 - June 2024*

- Streamlined daily cash forecasting through automation, reducing processing time by 40% and enhancing accuracy, delivering real-time liquidity visibility to senior finance leadership.
- Assessed aircraft acquisition financing proposals for up to 50 Boeing aircraft, analyzing margins, upfront fees, balloon payments, and tenors using IRR, NPV, and all-in cost metrics to recommend cost-efficient funding strategies.
- Benchmarked and optimized working capital performance, analyzing DSO, DPO, and DIO trends against industry peers and recommending a DPO extension that unlocked \$125M in additional liquidity capacity.
- Built financial models to evaluate PayPal integration as a payment option, producing four DCF-based scenarios incorporating incentives, processing costs, and five-year transaction volume projections.
- Executed daily reconciliations of merchant processor settlements, segregating card-present and card-not-present transactions to maintain variances below 1% and improve chargeback dispute accuracy.
- Designed and implemented chargeback dashboards, tracking fraud trends, card-brand performance, and win rates to enhance visibility into payment risks and losses.
- Advised Treasury leadership on capital allocation strategies—including share repurchases, dividends, and debt repayment—for \$100M in available funds, presenting scenario-based recommendations aligned with market and liquidity objectives.

### ACADEMIC PROJECTS

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**Big Data Alpha Model, Financial Technology, and Blockchain**

*January 2022 – February 2022*

- Conducted equity research on a portfolio of Apple, Microsoft, and Alphabet by retrieving fundamental and technical indicators using R Studio; integrated social media sentiment analysis to assess media attention levels and predict future returns, resulting in a data-driven portfolio performance evaluation.

**Financial Modeling, Financial Modeling for Valuation**

*January 2022 – April 2022*

- Developed comprehensive financial models for M&A, leveraged buyouts, and strategic acquisitions involving firms such as Cracker Barrel, Brazos Partners, Tri-Northern, and Blackstone Group; applied DCF and APV methodologies to evaluate investment value, incorporating debt and equity structures using advanced Excel modeling techniques.

### SKILLS

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Cash Flow Forecasting, Treasury Operations, Cash Management, Financial Modeling & Analysis, Bank Relationship Management, Interest Rate & FX Risk Monitoring, Credit Facility & Debt Management, Compliance & Internal Controls, Excel, SQL, Power BI, Tableau, SAP, NetSuite.