

Sanika Santosh More

sanikasa@buffalo.edu | +1-716-308-9362 | Buffalo, New York | [linkedin.com/in/sanikamore/](https://www.linkedin.com/in/sanikamore/)

SUMMARY

Quantitative Finance graduate student with hands-on experience in **financial planning & analysis (FP&A)**, **budgeting**, **forecasting**, and **variance analysis**. Proven track record of building **DCF and FCFE models**, conducting **cash flow analysis**, and delivering **data-driven insights** to support **strategic decision-making**. Advanced proficiency in **Excel**, **Python**, and **SQL**.

EDUCATION

MS in Quantitative Finance & Fintech Major – University at Buffalo, USA

Aug 2024 – May 2026

B.Com in Financial Accounting & Auditing – University of Mumbai, India

Sept 2021 – May 2024

WORK EXPERIENCE

Finance Intern (FP&A) – Mintskill HR Solutions LLP | Mumbai, India

March 2023 - Aug 2023

- Performed **budget-to-actual variance analysis** across **8 departmental cost centres**, identifying a **12% overspend in contractor expenses** and presenting **cost control recommendations** to finance leadership.
- Developed **weekly cash flow forecasts**, tracking **inflows and outflows**, improving **forecast accuracy by ~10%** and supporting **working capital optimisation** decisions.
- Built an **automated expense tracking and management reporting dashboard** in Excel using **PivotTables, VLOOKUP, and dynamic charts**, reducing **monthly reporting cycle time by 20%**.
- Identified and recovered **~6–8% excess vendor payments** through **vendor reconciliation and approval-flow analysis**, strengthening **internal controls** and cost governance.
- Supported **quarterly budgeting and reforecasting cycles** by consolidating departmental inputs, validating assumptions, and preparing **variance analysis presentations** for senior management.
- Conducted **ad-hoc financial analysis**, including **cost-benefit analysis**, **ROI modelling**, and **vendor contract evaluations**, directly supporting **strategic decision-making initiatives**.

PROJECTS

Equity Valuation & Financial Modeling – Home Depot (Home Depot) (Excel, Python, Bloomberg)

- Built integrated **DCF and FCFE valuation models** for Home Depot using **financial statement analysis**, **WACC estimation**, and **free cash flow projections**, deriving an **intrinsic value of \$334 per share**.
- Conducted **scenario and sensitivity analysis (1,000+ cases)** on key assumptions (**operating margin ± 200 bps**, **revenue growth $\pm 1\%$**), producing a valuation range of **\$282–\$385** to assess downside and upside risk.

Fixed Income Portfolio Analysis (Excel, Bloomberg Terminal)

- Analysed **investment-grade corporate bonds** (WMT, F, AAPL, CAT), calculating **bond pricing**, **yield to maturity (YTM)**, **duration**, and **convexity** to evaluate **interest rate and credit risk**.
- Constructed and optimised a **\$1M fixed-income portfolio**, performing **$\pm 1\%$ yield sensitivity analysis** to balance **portfolio yield**, **duration**, and **risk exposure**.

Portfolio Optimisation & Risk Analysis (Python, Monte Carlo Simulation)

- Designed diversified portfolios across **17 asset classes** using **mean-variance optimisation** and **Monte Carlo simulation (1,000 scenarios)** to stress-test performance under varying market conditions.
- Implemented **risk-adjusted allocation strategies**, achieving a **Sharpe ratio of 0.68** while maintaining a **maximum drawdown limit of 15%**.

SKILLS

- Finance & Strategy:** FP&A, Budgeting & Forecasting, Cash Flow Management, Variance & Cost Analysis, Revenue Recognition, Financial Reporting, KPI Development, Financial Modelling (DCF), Scenario & Sensitivity Analysis.
- Tools:** Excel (Advanced), Python (Pandas, NumPy), SQL, Bloomberg Terminal, Power BI, Tableau, PowerPoint.