

# Sanika Santosh More

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

<b>MS in Quantitative Finance &amp; Fintech Major</b> – University at Buffalo, USA	<b>Aug 2024 – May 2026</b>
<b>B.Com in Financial Accounting &amp; Auditing</b> – University of Mumbai, India	<b>Sept 2021 – May 2024</b>

## WORK EXPERIENCE

<b>Finance Intern (FP&amp;A) – Mintskill HR Solutions LLP   Mumbai, India</b>	<b>March 2023 - Aug 2023</b>
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- 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 ±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 **±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.