

# Zeenat Fatima

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## Skills Summary

**Technical Skills:** Advanced MS Excel, Google Workspace, Financial Analysis, Financial Modelling, Power BI, SPSS and Canva  
**Soft Skills:** Analytical, Adaptable, Strategic, Organized, Collaborative, Meticulous, Result-driven, Synergistic, Persistent and Negotiator

## Internships

- J&K Bank Ltd, Jammu, J&K**  
*Finance Intern*  
Jun 2025 - Jul 2025
- Supported the evaluation of loan proposals by analyzing customer profiles and financial documents for mortgage, vehicle, and MSME loans
  - Aided in the preparation of loan eligibility reports, enhancing the accuracy and efficiency of approval decisions
  - Collaborated on optimizing documentation and approval workflows, reducing process delays and improving coordination
- Public Works Department (PWD), Jammu, J&K**  
*Student Intern*  
Apr 2023 - Jul 2023
- Learnt to effectively monitor and coordinate workflows between site teams and project managers, ensuring timely project execution while minimizing delays
  - Gained experience in tracking project budgets and analyzing cost controls from estimates, improving financial oversight
- Public Works Department (PWD), Srinagar, J&K**  
*Student Intern*  
Jun 2022 - Jul 2022
- Developed proficiency in interpreting architectural plans by studying the blueprints and drawings and improving accuracy in project documentation
  - Enhanced problem-solving skills by assisting with on-site quality control tests and by ensuring standards compliance

## Projects

- Corporate Restructuring Project | Lovely Professional University**  
*An Analytical Study on EPS Accretion and Financial Restructuring: HDFC Ltd & HDFC Bank*  
Apr 2025 - May 2025
- Gained in-depth understanding of corporate restructuring by analyzing the financial, strategic, and regulatory aspects of the HDFC Ltd-HDFC Bank merger
  - Enhanced financial modeling and valuation skills by assessing the impact of the merger on shareholder value, capital structure, and market positioning
- Corporate Finance Project | Lovely Professional University**  
*Financial Assessment of Capital Costs of Marico Ltd.*  
Aug 2024 - Sep 2024
- Deconstructed Marico Ltd.'s capital structure, calculating CAPM equity and YTM debt costs to assess financial health
  - Assessed the weighted average cost of capital (WACC) to understand how market fluctuations impact the company's financing decisions
- Financial Analysis Project | Lovely Professional University**  
*An Analytical Review of Key Financial Ratios of JSW Holdings Ltd.*  
Aug 2024 - Sep 2024
- Conducted three-year financial ratio analysis for JSW Holdings Ltd., benchmarking liquidity, profitability, and solvency metrics against industry peers to identify performance gaps
  - Delivered data-backed insights on financial health and market standing leading to actionable recommendations

## Achievement

- First Runner-up | BrandSell Contest**  
Feb 2025
- Secured second position in the two-month BrandSell Contest organized by August Bioscience in association with LPU for superior performance in sales and marketing

## Certifications

- Financial Modelling and Valuation-EY** Mar 2025
- Corporate Finance for Non-Finance Professionals-Udemy** Aug 2024
- Enhancing Soft Skills & Personality-NPTEL** Apr 2023

## Co-curricular Activities

- Participated in the two day "International Conference on Ensuring Excellence at Workplace for Gen Z" to gain deep insights into latest trends and challenges in the industry | *Lovely Professional University* Feb 2025
- Attended a workshop on enhancing leadership and communication skills featuring Garima Sharma Nijhawan, founder of Oathencity | *Lovely Professional University* Jan 2025

## Education

- Lovely Professional University, Punjab**  
*Master in Business Administration*  
Since Aug 2024  
Phagwara, Punjab
- Govt. College of Engineering and Technology, Jammu**  
*Bachelor in Engineering (Civil)*  
Aug 2019 - Aug 2023  
Jammu, J&K