

Garima Rani

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SUMMARY

- Credit Research Analyst dealing in fixed income Research
- CFA Level 1 passed
- Proficient in MS Excel
- Management post-graduate with an experience of 5.3 years in leading global leading financial research company

WORK EXPERIENCE

"MOODYS ANALYTICS" | Research Analyst

March 2016 - Present

Project: Moody's Capital Structure

Key Work Highlights

- Create capital structure of those companies (US and APAC, High Yield and Investment Grade Company) which rated themselves on Moody's Investor Services.
- Analyse the financial statement of the Company by ratio technique.
- Create the debt water fall on the basis of structural subordination and seniority of debt.
- Identify the free cash flow and liquidity of the company.
- Net Debt and leverage of the Company, Pension Plans (Define Pension Plans, Contribution Plans)
- Covenant Analysis (Financial Covenant, change of control, Cross Default provisions)

Ad-hoc Basis:

- Business Valuation, DCF Model, Comparable Analyze, Financial Modeling
- Work on different database Database (Capital IQ, Factiva, FactSet)
- Report Writing on the basis of analyze which cover the ESG consideration, cover sheet, Key credit metrics and liquidity analysis.

INTERNSHIPS

- Evelyn Learning System Pvt. Ltd.
Work as content developer and handling the queries.
Work on the project "A comparative study on financial statements of Evelyn and Trivium"
- HDFC Bank
Work as a finance trainee
Work on the project "Comparative Analysis of "CASA product of HDFC bank with bank in vicinity"

EDUCATION

Rukmini Devi Institute of Advance Studies, Delhi

2014-2016

Master of Business Administration in Finance – 85.0%

Government Girls College, Guragon

2011-2014

Bachelor of Business Administration – 86.0%

Dayanand Senior Secondary School, Ferozepur Jhirka

2011

Higher Secondary (HBSE) – 92.0%

Bhartiya Vidhya Niketan High School

2009

Secondary (HBSE) – 86.0s%

Core Competencies

- Leadership Skills
- Communication Skills
- Team Player
- Time Management
- Project Management

AWARDS AND ACHIEVEMENTS

- Extra Miler Award for performance at Moody's Analytics in 2019.
- Attended master credit class training which was hosted by Moody's and held in Singapore.
- Awarded as a Most Valuable Player at Moody's Analytics in 2018.
- Awarded as a PAT award at Moody's Analytics in 2017.
- Hired as a Senior Analyst then got promoted as Senior Financial Analyst.
- Represent research paper in National Conference on "Make in India-Emerging Trends in Trade & Innovations for effective Entrepreneurship" conducted by Rukmini Devi Institute of Advance Studies.
- Participated in Management debate and won third prize in Tantra-e-Naya.