

# Karishma Trehan

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## PROFILE SUMMARY

- A competent professional with 5 plus years of experience in stock market, investment banking, credit analysis and ratings
- Have good knowledge of equity and fixed income securities
- Work Experience in analysis of Financial Institutions (FIs), and other sectors
- Proficiency in using research databases like Bloomberg, Thomson Reuters, and others
- Possess strong communication & interpersonal skills
- Keen interest in credit research & analysis, business analysis and financial modeling

## WORK EXPERIENCE DETAILS

**ORGANIZATION: RBS**

**OCTOBER 2019 –JULY 2020**

**Designation: Senior Credit Analyst- Portfolio Management**

### **Roles and Responsibilities**

- Process incoming credit requests, checks completion of package received from RM and ensures timely completion of credit underwriting
- Conduct an objective and thorough credit analysis of the financial condition and credit-worthiness of existing and new to bank borrowers using analysis of historical and projected financial statements, biographical data, market information, credit reports and other financial data.
- Work with RM's in the market on new client on-boarding, underwriting, credit reviews, and annual renewals of existing credit facilities. Working on assigning the risk rating of PD(Probability of default) and LGD (Loss given default) to the Borrower.
- Co-ordinate with internal credit and business teams for necessary information on clients.
- Work with Independent Risk and Early Warning teams to timely identify and escalate risk

**ORGANIZATION: MOODY'S ANALYTICS**

**JULY 2017 –JULY 2019**

**Designation: Associate (Credit Analyst)**

### **Roles and Responsibilities**

- Supporting the Debt and Equity Capital Team of a leading bank in preparing Pitch Books, Capital structure analysis, Debt Profiles, Credit Memos, financial modeling and Credit rating
- Working on Daily and Weekly Debt and Equity Capital Market updates and newsletters comprising general commentary on markets cover all sectors, secondary trading levels, yields and recent issuances
- Supporting the client on various issuer/target related analysis including Industry/Market Analysis, Company Profiles, Credit Highlights, Liquidity Analysis, P&L Analysis, Cash Flow Analysis, Balance Sheet Analysis, Database Management, Credit Ratings Assessment, Credit review, Credit research and Competitive Benchmarking
- Extract data from Bloomberg, IFR, Dealogic, Reuters for secondary research
- Conducting Quality control check of the outgoing reports/packs

**ORGANIZATION: CRISIL**

**MAY 2016 – MAY 2017**

**Designation: Executive (Rating Analyst)**

### **Roles and Responsibilities**

- Recommend rating/evaluation, based on detailed analysis

- Achieve monthly targets of preparing reports, and maintaining the quality and analytical inputs in the report.
- Undertake financial statement analysis, which includes analysis of P&L, balance sheet, and key ratios
- Interact with clients to understand their business model and projection
- Preparing risk assessment model
- Prepare credit rating/evaluation reports, based on management discussion, financial and business risk analysis

**ORGANIZATION: KARVY STOCK BROKING LIMITED**

**FEBRUARY 2015 – MAY 2016**

**Designation: Management Trainee**

**Roles and Responsibilities**

- Tracking of stock fundamental indicators & Economic indicators
- Keeping clients informed of the current position of their portfolio
- Providing investment advice to clients
- Advising the branches on their query regarding the market and stocks fluctuations
- Tracking of global news and other happening events & economic data
- Managing the portfolio of HNI clients
- Financial planning of clients based on their needs and requirements
- Preparation of write-ups and reports on various stocks listed in Bombay Stock Exchange and National Stock Exchange
- In-depth understanding of Technical, Fundamental & Derivative analysis

**EDUCATION**

Course Name	College/University	Year
PGDM-International Business	Balaji Institute of International Business	2013-2015
Bachelor of Business Administration	Kanoria Mahila Mahavidyalaya, affiliated to Rajasthan University	2010-2013
S.V.M Public School	CBSE Board	2009-2010
S.V.M Public School	CBSE Board	2007-2008

**ADDITIONAL SKILLS & INTERESTS**

- Well versed with MS office suite (Word, PowerPoint & Advance Excel) ·
- Effective verbal & written skills
- Excellent financial analysis skills
- Write blogs on different topics