



# Ishika Jain

## Financial Analyst

Financial Analysis in corporate & commercial lending operations like Credit Analysis, Underwriting & Lending Policy

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## WORK EXPERIENCE

### Senior Analyst Evalueserve

12/2018 - Present

#### Achievements/Tasks

- Spreading financial statements (10-K, 10-Q, Audited, Reviewed, Compiled, Company Prepare and Business Tax Return, PFS, PTR, Agriculture request) in Moody's Risk Analyst (MRA), Credit Lens & Excel template.
- Generating reports, charts and tables on financial information, writing reports. Corporate Loans and Lending, check promissory note, credit agreement of borrower. Ratio analysis, credit risk analysis, credit analysis of the borrowers.
- Analyzing financial statements including Income Statement, Balance Sheet, Cash Flow and Notes to financial statements of public & private companies for the credit appraisal and monitoring.
- Calculating normalized & Proforma EBITDA, Adjusted Net Worth, leverage, Free Cash Flows, Debt Service Coverage (DSCR), Fixed Charge Coverage Ratio (FCCR).
- Detailed borrower analysis, it includes ability to make loan repayments, financial spreads of borrower and guarantor, covenant testing and valuation.
- Maintain daily quality, TAT & production reports for weekly & monthly performance review.
- Worked on mortgage, secured and unsecured of loans and different types of loan
- Managing team of 5-8 members including their mentoring and guiding them to perform their best

### Associate Genpact

12/2016 - 02/2018

#### Achievements/Tasks

- Monitored credit risk and utilization of credit limits, prepared risk reports and resolved limit breaches
- Worked with the Counterparty Documentation Team to recommend credit terms for the negotiations of legal agreements including MRAs
- Creating alternatives and recommending courses of action to reduce costs and improve the company's finances
- Generating reports, charts, and tables on financial information, credit reports

## SKILLS

Risk Rating Tool

MS Power BI

Lending dashboard

Loan IQ

Covenant & Triggers

Financial Modelling

US Gaap

IFRS Gaap

## CERTIFICATES

The Wall Street School, Delhi (04/2023 - 06/2023)

- **Financial Modelling:** Build various business models on time horizon of project inception to its saturation growth and carried out scenario and sensitivity analyses. Used Monte-Carlo method to estimate NPV of cash flows.
- **Company Valuation & Stock valuation:** Excel-based valuation modelling including Discounted Cash Flow, Future Share Price, SOTP Break-Up, Beta decoupling and Liquidation analysis. Used various methods such as football field analysis, Relative valuation.

## EDUCATION

### Masters in Business Administration (Finance)

Dayalbagh Institute

06/2014 - 06/2016

### B.Com

St. John's College, Agra

06/2009 - 04/2012

Agra

## ORGANIZATIONS

Evalueserve (12/2018 - Present)

Genpact (12/2016 - 02/2018)

## INTERESTS

Badminton

Dance