

Rajiv Bhatia

111 W. Wacker Drive, Apt. 4103, Chicago, IL 60601
(863)-259-0406 | rajivbhatia@outlook.com

PROFESSIONAL EXPERIENCE

Raymond James

Chicago, IL

Senior Equity Research Associate (Capital Markets Technology)

June 2014 - Present

- Maintain financial models and monitor news flow for 10 financial technology and data stocks
- Explain business models, financial modeling techniques and assumptions, bull and bear cases, key controversies, and investor sentiment to both long-only and long/short buy-side clients
- Interview management, competitors, and industry players to assess market conditions for covered companies
- Generate new ideas for differentiated research notes
- Build models for M&A activity and track deal comps throughout industry
- Promoted to Senior Associate based on excellent performance

Select Projects:

- Wrote an initiation of coverage report and built model for a mid-cap investment services firm; concluded stock was undervalued due to strong secular trends, the potential for margin expansion, and multiple relative to the market
- Developed a new way of modeling expenses for a managed account provider and concluded that past factors driving margin expansion were not likely to persist, which led the senior analyst to lower estimates below consensus and eventually downgrade the stock
- Analyzed correlations between bond issuance activity, credit spreads, interest rates, and rating agency revenues to help clients better understand the drivers of rating agencies' financial results
- Created in-depth primers on the rating agencies and financial index providers

Capital One

Richmond, VA

Finance Rotation Program Associate

June 2012 - January 2014

- Chief of Staff – Finance Risk Office (April 2013 - January 2014)
 - Constructed a portfolio view of finance related risks to the senior leadership team detailing risk appetites, impacts of new regulation, and enterprise risk management metrics
- Card Controllers Group (June 2012 - April 2013)
 - Prepared and maintained Excel and Essbase models for Capital One's card business focused on monthly and quarterly credit card financial data, fee income, solicitation, acquired loans, and purchase accounting
 - Developed cross-sell financial reporting detailing commissions, reserves, and operating expenses to increase visibility on auxiliary credit card operations
 - Aggregated credit card data to provide SEC required disclosure on geographic risk

EDUCATION

Washington University

Saint Louis, MO

Master of Science in Finance

August 2011 - May 2012

- **GPA:** 3.8/4.0
- **Test Scores:** GMAT: 760 (AWA: 6.0) - 99th percentile
- **Relevant Coursework:** Financial Statement Analysis, Financial Accounting, Financial Markets, Derivatives, Fixed Income, Stochastic Foundations for Finance

Northwestern University

Evanston, IL

Bachelor of Arts in Mathematical Methods in the Social Sciences (MMSS); Economics

September 2007 - June 2011

- **Senior Thesis:** An Analysis of the Los Angeles Police Department's Calls for Service

SKILLS & INTERESTS

Technology: MS Excel/VBA, Bloomberg, FactSet, Thomson One, PACER (U.S. court filings)

Exams: Passed all 3 CFA exams, Passed FINRA Series 7/63/86/87, Passed Actuary Exams 1/P and 2/FM

Interests: Reading non-fiction, Writing (Seeking Alpha Pro contributor), Forensic TV shows, Playing tennis