Manisha Bajaj

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SUMMARY

Analytical and personable, I have a solid understanding of financial principles and a meticulous attention to detail. I have expertise in financial modeling, data analysis, Excel, and financial reporting, making me well-prepared to handle complex challenges and thrive in a fast-paced environment. My proficiency extends to various finance tools, and as a dedicated and focused student with a background in Business Administration, I am eager to pursue a career in finance. I am committed to expanding my knowledge and skills to contribute to informed financial decisions and drive business growth.

EDUCATION

Master's in Business Administration, NJCU School of Business, NJ, USA (Major – Finance), Graduated Jan 2023, GPA: 3.98/4.0
Bachelor's of Business Administration, St Joseph's Degree & PG College, Hyderabad, India, Graduated May 2017, GPA: 3.94/4.0

EXPERIENCE

Financial Analyst - Berkadia Financial Services   **May 2017 – August 2018**

- Responsible to analyze the property performance by determining the Debt Service Coverage ratio and assist with valuation modeling.
- Active Research work and planning for process development using valuation metrics.
- Extracted data into MS Excel, implemented advanced functionalities like Pivot Tables, VLOOKUP, and Macros to perform data analysis.
- Responsible for handling various process like Fannie Mae, Freddie Mac, LIFE Company, CITI Bank, Key Bank, Bank of America, Budgets, Proforma analysis along with CMBS for different property types like Multi-family, Hospitality, Healthcare and Commercial.
- To generate SLA (Service Level Agreement) reports and update LOB (Line of Business) partners on a daily basis for all the portfolios.
- To generate and circulate team productivity and quality reports.
- Provide excellent client experience and collect the statements from various borrowers via call or emails and provide insights and report back to investors in various packages.
- Complete detailed report on the risk assessment and suggesting ways to mitigate risk.

PROJECTS

Provided Frameworks and strategic insights to improve organization's performance across borders.
Student Sep 2022 – Dec 2022

- **R&D** - Managed positioning of the product by changing the performance and size maintaining mean time before failure (MTBF) by predicting elapsed time. Decided how the organization and its incentive system can best support specific global strategy choices
- **Marketing** - Managed promotion and sales budget by significantly implementing a modest price increasing according to the market conditions by forecasting sales of the previous years.
- **Production** - By using a Thumb Rule, planned 6 weeks of inventory to have enough inventory on hand to meet demand beyond the sales forecast. Forming inventory cushion
- **Finance** - Examining how best to design and implement an internal market of prices within the global organization. Maintained fiscal policies with adequate working capital to avoid any liquidity crises. Put another way, kept enough cash on hand to avoid "Sloan shark."

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Portfolio Creation using Model   **Student** Jan 2022 – Apr 2022

- Fundamental Analysis of 10 stocks conducted and created a portfolio.

Prediction Model to assess the participation and performance of women across different nations, different sports and events in Olympics in upcoming years   **Student** Sep 2021 – Dec 2022

CERTIFICATIONS

- TB 1100 - SAP Business One - Accounting | SAP Training Overview
- TB 1000 - SAP Business One – Logistics | SAP Training Overview
- SAP 01- SAP Overview | SAP Training
- Certification in Financial Markets & Derivatives

ACHIEVEMENTS

- Best Product/Project Analysis Team, NJCU – Dec 2022.
- Delta Mu Delta – An international honor society in business: In recognition of high scholastic attainment has been elected a member of Zeta Gamma chapter
- Awarded Honor's role in securing the centrum marks in BBA 2017 batch.

SKILLS

- MS Excel, MS PowerPoint, Tableau. Data collection & research