Manisha Bajaj

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SUMMARY

Analytical and personable finance graduate with a strong foundation in financial modeling, data analysis, and financial reporting. Proficient in Excel, SAP, Tableau, and financial tools with proven experience in delivering insights to drive business decisions. Driven to apply a keen attention to detail and a strong academic foundation to make valuable contributions in a dynamic professional environment.

EDUCATION

Master of Business Administration (Finance),
NJCU School of Business, NJ, USA   Sep 2021 – Jan 2023
GPA: 3.98/4.0
Bachelor of Business Administration (Finance),
St. Joseph's Degree & PG College, Hyderabad, India   Jun 2014 – 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   **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   **Jan 2022 – Apr 2022**
- Performed fundamental analysis on 10 stocks to construct a diversified investment.

Olympics Prediction Model (Women in Sports)   **Sep 2021 - Dec 2022**
- Developed a model predicting female participation and performance trends across nations and sports.

CERTIFICATIONS
- TB 1100 - SAP Business One - Accounting & 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 Honor Society — Zeta Gamma Chapter
- Awarded Honor's role in securing the centrum marks in BBA 2017 batch.

SKILLS
- **Financial Tools:** MS Excel (VLOOKUP, Pivot Tables, Macros), Tableau, SAP.
- **Analysis & Reporting:** Financial modeling, forecasting, variance analysis, risk assessment
- **Other Skills:** Data collection, stakeholder reporting, Proforma analysis, P&L, KPIs.