# Nandita Rana

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## Summary

Financial Analyst with experience in fixed income, credit analysis, and financial modeling, including evaluation of capital structures, leverage profiles, and risk-return trade-offs. Strong interest in credit investing, structured finance, and capital markets.

## Education

**University of the Pacific, Eberhardt School of Business** — Stockton, CA
*Master of Science, Finance* — *2023 – 2025*

**Acropolis Institute of Management Studies & Research** — India
*Bachelor of Business Administration* — *2019 – 2022*

## Experience

**TaskTech Recruiters** — Tempe, AZ
*Financial Analyst* — *Jul 2026 – Present*
- Perform financial modeling and trend analysis to evaluate financial performance and support business decisions.
- Analyze financial data and key performance metrics to identify trends, variances, and potential risks.

**SCAI, Arizona State University** — Tempe, AZ
*Research Analyst* — *May 2026 – Present*
- Analyzed large datasets in Excel to evaluate performance trends, metrics, and risk factors supporting decision-making.
- Developed analytical frameworks and research reports, translating quantitative findings into financial and strategic insights.

**Goldman Sachs** — Salt Lake City, UT
*Financial Analyst (Contract via PrincePerelson)* — *Dec 2025 – May 2026*
- Analyzed cash, derivatives, and commodity positions to identify valuation and settlement discrepancies across portfolios.
- Investigated position and financial data discrepancies to support accurate market exposure and risk reporting.
- Reconciled large datasets in Excel and monitored daily financial exposures across trading portfolios.

**Dreyfuss Family Fixed Income Funds, Eberhardt School of Business** — Stockton, CA
*Financial Analyst* — *Sep 2024 – Dec 2024*
- Managed a $500K fixed-income portfolio, performing credit, spread, and duration analysis to evaluate risk-adjusted investment opportunities.
- Analyzed yield curves, credit quality, and macroeconomic drivers to support portfolio allocation and investment decisions.
- Built Excel models to assess interest-rate sensitivity, portfolio risk, and the impact of changing market conditions.
- Positioned the portfolio in shorter duration amid an inverted yield curve, within a 20% single-sector limit, returning about 5%.

**Metropolitan Stock Exchange of India Limited** — Indore, India
*Investor Service Executive* — *Dec 2022 – Jul 2023*
- Reconciled 200+ monthly financial transactions, ensuring accuracy and compliance.
- Resolved transaction discrepancies and supported financial controls and audit readiness.

**Total3LLP** — India
*Equity Research Analyst Intern* — *Sep 2021 – Sep 2022*
- Analyzed financial statements for 80+ companies to support equity research.

## Projects

**Oil & Energy Sector Analysis – Latin America**
- Analyzed sovereign and quasi-sovereign credit risk across Latin American oil and energy markets.
- Evaluated oil prices, fiscal conditions, and policy risks to develop an investor-style research report with investment insights.

**Emerging Market Bond ETF Analysis – JPMorgan EMB & VWOB**
- Analyzed credit quality, yield, duration, and risk characteristics of emerging-market bond ETFs.
- Modeled a portfolio allocation increase from 7% to 10%, projecting a 12% improvement in risk-adjusted returns.

**Financial Statement & Valuation Analysis – Netflix**
- Analyzed Netflix's financial statements over a five-year period, evaluating revenue growth, profitability, cash flow, and financial performance trends.
- Built DCF and free cash flow models to assess valuation, cash-generation capacity, and long-term financial outlook.

## Skills & Certifications

- **Financial Analysis:** Credit Analysis, Fixed Income Analysis, Financial Statement Analysis, Financial Modeling, Valuation, Credit Risk Analysis, Cash Flow Analysis, Portfolio Analysis, Risk Analysis
- **Technical:** Microsoft Excel, Power BI, Bloomberg Terminal, Google Sheets, Data Visualization
- **Certifications:** Preparing for CFA Level I, SIE (Jun 2025), Bloomberg Market Concepts (Nov 2024), Bloomberg ESG (Dec 2024)