

PRATEEK BHARDWAJ

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CAREER OBJECTIVE

- To grow within a dynamic financial role by applying my finance expertise while continuously learning and contributing to business performance.

EDUCATION

Educational Qualifications	Board/University	Year of Completion	Percentage (%)
MBA	University School of Management Studies, GGSIPU	2025	86.9%
Bcom(Hons)	Shyam Lal College University of Delhi	2023	80.36%
Class 12 th	Hillwoods Academy CBSE	2020	92.40%
Class 10 th	Hillwoods Academy CBSE	2018	87.60%

INTERNSHIP

- **Punjab National Bank**

Duration: 1st July 2024 to 23rd August 2024

Project Title- Evaluating Corporate Creditworthiness: The PNB Approach

- Analyzed corporate loan files using financial ratios under PNB's internal risk assessment framework.
- Gained practical exposure to credit appraisal techniques, financial statement review, and regulatory lending norms.
- Prepared a comprehensive report highlighting risk indicators and best practices in credit evaluation and corporate lending.

ACADEMIC PROJECTS

- Prepared a project on **Entity Relationship Model on - Hospital Management System** demonstrating how an effective ER model can be translated into a functional database system that supports critical operations within a healthcare environment.
- Prepared a project titled – **‘Automated Investment Platforms: Unveiling The World of Robo Advisors’**. Conducted a comprehensive analysis of Automated Investment Platforms, focusing on Robo Advisors, their market offerings, and a comparative study of Human and Robo Advisory services.

- Prepared a project titled – **‘Understanding The Disconnect: Why Investors Overlook Sustainability Reports’**. Researched why investors overlook sustainability reports, identifying key factors and evaluating report quality, accessibility, and design issues. Proposed practical solutions for companies, investors, and policymakers to improve report effectiveness.

CERTIFICATION

- Infosys Springboard Young Industry Enthusiast - Capital Markets.
- Accenture Job Simulation on Forage – Data Analytics and Visualization
- Tata Group Job Simulation on Forage – Data Visualization
- PWC Job Simulation - Power BI

LEADERSHIP AND ACHIEVEMENTS

- Achieved 3rd position in the University of Delhi Annual / Semester Examination held in 2021-22.
- Participated in Organizing team in the College fest.
- Participated in various seminars in college during Bcom(Hons) and MBA.

SKILLS & INTERESTS

- **Technical skills**
 - Microsoft Excel
 - Microsoft Power Point
 - Microsoft Word
 - Basic SQL
- **Finance & Compliance skills**
 - Financial Statement Analysis
 - Credit Risk Assessment
 - Regulatory Compliance (Basic understanding of RBI norms, AML/KYC)
 - Financial Reporting
 - Due Diligence
- **Soft Skills**
 - Analytical thinking
 - Structured communication
 - Time management
 - Data driven decision making
- **Languages** - English, Hindi
- **Interests**
 - Problem solving and critical thinking
 - Data accuracy and integrity
 - Continuous learning and upskilling
 - Financial analysis and reporting
 - Solving real-world business problems through structured research