

# PRATEEK BHARDWAJ

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## CAREER OBJECTIVE

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

## EDUCATION

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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 <sup>th</sup>	Hillwoods Academy CBSE	2020	92.40%
Class 10 <sup>th</sup>	Hillwoods Academy CBSE	2018	87.60%

## INTERNSHIP

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- Punjab National Bank**  
Duration: 1<sup>st</sup> July 2024 to 23<sup>rd</sup> 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

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- 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**

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

## **LEADERSHIP AND ACHIEVEMENTS**

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- Achieved 3<sup>rd</sup> 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**

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- **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