Pratham Mittal

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LinkedIn GitHub Portfolio

PROFESSIONAL SUMMARY

Finance-focused Mathematics and Computing undergraduate with a Minor in Finance (GPA 9.45/10) and hands-on exposure to NBFC lending, credit underwriting, and valuation-driven analysis. Experienced in financial statement modeling, DCF valuation, and expected loss frameworks, with exposure to digital lending workflows and risk-aware decision-making. Seeking analyst roles involving valuation, credit assessment, and data-backed financial decisions.

EDUCATION

Birla Institute of Technology and Science (BITS Pilani), Dubai Campus 2024 – 2028
B.E. Mathematics and Computing (MnC), Minor in Finance GPA: 9.45 / 10
JEE: Top 1.5 percentile among 1.4 million candidates
Class XII (CBSE): 95% — Class X (CBSE): 95%

EXPERIENCE

Agrim Fincap Pvt. Ltd. (RBI-Registered Non-Banking Financial Company) Jun 2025 – Aug 2025
Noida, India
Finance & Operations Intern

- Evaluated **50+ unsecured personal payday loan applications** with ticket sizes ranging from Rs. 5,000–Rs. 1,00,000, supporting credit decisions under NBFC lending frameworks.
- Assessed borrower income stability, repayment behavior, and bureau indicators for **short-tenure loans** (30-day tenor, extendable up to 90 days), identifying high-risk profiles.
- Reviewed borrower cash flows and risk signals to support **creditworthiness assessment and decision routing** in digitally originated loan journeys.
- Assisted in KYC verification, underwriting documentation, and internal workflow execution across **80+ loan files**, contributing to a **20% reduction in approval turnaround time (TAT)**.
- Supported post-disbursement monitoring by tracking repayments, rollovers, and early delinquencies, with exposure to **collection escalation and legal handoff processes**.

PROJECTS

Credit Risk & Loan Underwriting Engine **Credit Risk Analytics**

- Built an end-to-end underwriting engine on a **2,30,000+ loan dataset** to replicate NBFC-style retail credit decision workflows, covering borrower evaluation, approval, and rejection logic across loan lifecycles.
- Conducted exploratory data analysis on **15+ borrower variables** to isolate key drivers of default.
- Trained **Probability of Default (PD)** using supervised Machine Learning, achieving **~70%+ AUC** on sample validation.
- Defined policy-based risk thresholds to map PD outputs into **APPROVE / REVIEW / REJECT** underwriting outcomes.
- Implemented a loss framework combining **PD, LGD, and EAD** to compute loan-level and portfolio-level Expected Loss.
- Stress-tested underwriting policies, reducing simulated **portfolio expected loss** by **~15%**

Financial Modeling & DCF Valuation Model **Equity Valuation**

- Built a **fully integrated three-statement financial model** linking income statement, cash flow, and balance sheet across historical and forecasts, with strict balance sheet checks, cash flow reconciliation and scenario consistency.
- Developed **driver-based forecasts** for revenue, EBITDA margins, capex, depreciation, and working capital assumptions.
- Performed **FCFF-based DCF valuation** using WACC and terminal growth to estimate intrinsic equity value.
- Conducted **sensitivity analysis** on WACC and terminal growth to assess downside risk and robustness scenarios.
- Executed **Comparable Company Analysis** using EV/EBITDA, EV/Sales, and P/E multiples across listed peers.
- Analyzed **intrinsic value vs market price** to evaluate upside, downside, and margin-of-safety outcomes.

SKILLS

Core Finance: Financial Statement Analysis, Accounting Fundamentals, Cash Flow Analysis, Ratio Analysis, Business Analysis, Corporate Finance, Financial Forecasting.
Financial Modeling & Valuation: Three-Statement Modeling, DCF (FCFF, WACC), Comparable Company Analysis, Valuation Multiples (P/E, EV/EBITDA, EV/Sales), Sensitivity & Scenario Analysis.
Research & Communication: Equity Research, Industry Research, Investment Thesis, Risk Analysis, Analytical Reporting, Insight Summarization, Results Interpretation, Executive Summaries, Presentation & Reporting.
Quant & Tools: Excel (Financial Modeling), Python (Pandas, NumPy), Data Analysis, Feature Engineering, Regression & Classification ML Models, Time-Series Basics, Model Evaluation, Data Visualization (Matplotlib, Seaborn), Git, Jupyter.