



# MISHKA CHAUHAN

## SENIOR ANALYST

An astute analyst with 5+ years of experience, who is always ready to embark on this challenging and exciting role. More focused to presenting data that guide decisions of the company and keeping a close check on the quality controls. An exceptional professional in financial analysis with lucrative set of organizational skills.

### CONTACT



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LinkedIn Profile  
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### EDUCATION

2013  
-  
2016

#### Economics Hons.

Deshbandhu College,  
University of Delhi

2012  
-  
2013

#### Class XII

Modern School, Faridabad  
CBSE  
  
Commerce Stream

2010  
-  
2011

#### Class X

Modern School, Faridabad  
CBSE

### EXPERIENCE

July 2018  
-  
Present

#### Senior Analyst / CS&O Analyst

Royal Bank Of Scotland

Devised, monitored and developed quantitative analysis methodologies for customer behavior and lifecycles.

- Extensive ratio analysis to measure the business performance of customers as per the requirement of the bank
- Dedicatedly worked on project "Talos" which assisted in simplifying the complex processes.
- Devising credit reports through direct contact with RM's
- Studying the agreement between customer and Bank and checking the financial position.
- Monitored the accounts as per the given TAT and analyzing the Financial information on regular intervals for mitigating the risk for the bank.
- Annual report writing of customers to check their performance and credibility

November  
2016  
-  
June 2018

#### Portfolio Analyst

Royal Bank Of Scotland

Analyzed and estimated different quantitative tools and ratios to measure the business performance of customers. Written annual reports of customers to assess their credibility.

- Presenting data-driven conclusions for effective decision making of the company using Relation Manager Portfolio Scree (RMPS)
- Consistently worked on the quality controls and improvements.
- Analyzed the financial profiles of customers to assess the profitability and default probabilities.

# TANVI CHADHA CHAWLA

## INTERESTS

- ✓ Reading novels
- ✓ Volunteering
- ✓ Calligraphy and Sketching
- ✓ Interacting with people
- ✓ Movies and Music

## SKILLS

Microsoft Excel



Microsoft Office



Leadership



SQL



Training people



Handling Audit



Communication



Presentation skills



Critical & Analytical thinking



Quick Learner



Data Analysis



Quality control



## LANGUAGES

- ✓ English
- ✓ Hindi
- ✓ French  
Completed Intermediate level (A2) in French from Alliance Française De Delhi.

## ACHIEVEMENTS

- ✓ Awarded with “ **Beyond Excellence Award**” at RBS.
- ✓ Got **Silver** and **Bronze Ovation**s at Royal Bank of Scotland
- ✓ Received the **Medal of Commendation** at Royal Bank of Scotland.
- ✓ Got many **Spot Ovation** at Royal Bank of Scotland for making exceptional efforts for the process.
- ✓ Promoted to **Senior Analyst** within the initial stage of the career.
- ✓ Nominated to **Junior People Forum** at RBS.
- ✓ Implemented the Operational checklist within my team in order to control team’s accuracy.
- ✓ Cleared **DELTA A1 level** in French language.
- ✓ Got **gold medal** in District level of handball.
- ✓ Got **second position** in Debate Competition

## RECOMMENDATIONS

"Mishka is a very excellent/talented senior portfolio analyst of the process & she works very closely with the manager just like a team lead . She is a quality checker of the process along with a good trainer and also conducts fun activities at a Larger scale. She provides training to the new joiners and experienced staff on complex covenants cases. I can say that she has all the qualities and attributes to become a Team Lead of the process. At last i would like to summarise saying that she is an asset to business & works very effectively and efficiently".

- **Pushpjeet Singh Bindra, Colleague, Royal Bank of Scotland**

"Mishka’s work ethics are pristine and she is easily adjustable to given situation. Her ability to go out of her way to help others has made her stand out. She is the most profound person I have met and her ability to tackle any problem is remarkable and with a warm smile. Tanvi would become an appreciated member of any team."

- **Nishtha Sahni, Colleague, Royal Bank of Scotland**