

**SANGHAMITRA SAHOO**  
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**Education**

- June 2012      **BOSTON COLLEGE**      **CHESTNUT HILL, MA**  
**CARROLL GRADUATE SCHOOL OF MANAGEMENT**  
Candidate for Master of Science in Finance Degree
- April 2008      **K. J. SOMAIYA INSTITUTE OF MANAGEMENT STUDIES & RESEARCH**      **MUMBAI, INDIA**  
*Post Graduate Diploma in Management (PGDM), Equivalent to an MBA*  
Specialization in Finance; **70% (In the top five of the graduating class)**
- Worked in a team to successfully conduct a market research project for Reliance Retail; responsibilities involved gathering primary data, consumer behavior assessment, analysis and formulating a possible strategy
- May 2005      **SYNERGY INSTITUTE OF ENGINEERING & TECHNOLOGY**      **ORISSA, INDIA**  
*Bachelor of Engineering (B.E.) Degree in Electronics & Telecommunications;*  
**76% (First Class Honors, in the top three of the graduating class)**
- Summer Training: Hutchinson Telecom, Ahmedabad, India

**Experience**

- Aug 08-Jan 11      **ICICI BANK LIMITED** (India's second-largest bank having assets worth \$91 Billion)      **MUMBAI, INDIA**  
**Assistant Manager Level II – Capital Planning**
- Prepared financial models used for computing the bank's Capital Adequacy Ratio (CRAR) / regulatory capital requirements for the bank under the Basel-II framework and analyzed quarterly movements of the same
  - Coordinated with various finance groups of the bank's subsidiaries to acquire financial data used for reporting capital adequacy at a consolidated level
  - Coordinated with various departments within the bank and its subsidiaries for compiling Pillar-III disclosures reported in the Bank's Annual Report, in accordance with the Basel-II framework
  - Facilitated changes to the bank's core transaction systems for addressing data requirements of Basel-II and process changes required across the group to improve capital adequacy position
  - Formulated a framework and a process for application of ratings across various exposures of the bank to ensure clarity in interpretation of the central bank guidelines and standardized assignment of risk weights in computation of capital adequacy ratio
  - Validated control checks that are followed in the computation of capital adequacy ratio as listed in the process approval note
  - Involved in implementation and deployment of Oracle's Reveleus System for automating the capital adequacy computation of the bank; provided support for system inputs and data requirements to the vendor and performed UAT (User Acceptance Testing) of the application
- May-Jun 07      **STATE BANK OF INDIA LIFE INSURANCE (SBI Life)**      **MUMBAI, INDIA**  
**Management Summer Intern**
- Developed a valuation model for SBI Life and compared its valuation to that of China Life
  - Carried out a comparative study of ULIP (Unit linked investment products) v/s other investment products in terms of their features, benefits and disadvantages to investors
  - Researched and compared various collection mechanisms adopted by leading insurance companies in India
- Technical**      Financial Modeling in MS Excel, MS PowerPoint, MS Word
- Languages**      English (Fluent), Hindi (Fluent), Oriya (Native)
- Activities**
- Received President's Scouts & Guides Award from the Honorary President of India
  - Member of Students in Free Enterprise (SIFE) cell; involved in organizing events for underprivileged women, old-age homes and conceptualizing projects that could enable them make a living