Priya Raman

Credit Analyst Intern

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SKILLS

Financial Statement Analysis | **Ratio Analysis** | **Data Analysis** | **Excel** | **Word** | **Outlook** | **Microsoft Office** | **QuickBooks** | **Attention to Detail** | **Organizational Skills**

EDUCATION

Bachelor of Science

05/2027

Indiana University Kelley School of Business

Bloomington, IN

Finance

CERTIFICATES

Bloomberg Market Concepts

Bloomberg

02/2025

SUMMARY

Finance student at Indiana University graduating in 05/2027, now in a part-time credit analyst internship at an Indianapolis community bank. Performs financial statement analysis in Excel on 35+ small-business loan requests and drafts credit memo sections for commercial lenders. Brings attention to detail and organizational skills from 2 years of part-time bookkeeping work.

EXPERIENCE

Credit Analyst Intern

06/2026 - Present

Crossroads Heritage Bank — Indianapolis, IN

Commercial credit department of a $2.1B community bank with 24 branches across central Indiana.

- Spread **35** sets of business financial statements and tax returns in Excel for loan requests up to $3M.
- Calculate debt service coverage, leverage and liquidity ratios, flagging 6 borrowers below policy minimums for analyst review.
- Draft borrower and industry background sections in Word for 12 credit memos, saving analysts about 2 hours each.
- Track 140 outstanding financial statement requests in an Outlook and Excel log, clearing the backlog in 5 weeks.

Bookkeeping Assistant (Part-Time)

09/2024 - 05/2026

Monroe Street Accounting Group — Bloomington, IN

Small CPA firm serving about 150 local businesses and households.

- Reconciled 25 client bank and credit card accounts each month in QuickBooks with no open variances at close.
- Posted 400+ vendor invoices a month, matching each to a purchase order or approval email before payment.
- Prepared monthly profit and loss summaries for 8 small-business owners using Microsoft Office templates.
- Organized source documents for 60 tax returns, cutting preparer follow-up questions during busy season.