

MALAVIKA V NAIR

◆ malavikavn3@gmail.com ◆ (217) 480-4889
<https://www.linkedin.com/in/v-nair-malavika/>

EDUCATION

Master of Science in Finance

Gies College of Business, University of Illinois Urbana-Champaign, Illinois

GPA: 3.97

Jan 2025- May 2026

Relevant Coursework: Investments, Advanced Corporate Finance, Applied Financial Analysis, Financial Modelling, Financial Data Management and Analysis, Cases in Financial Strategy

Master of Business Administration

Cochin University of Science and Technology, Kerala, India

Jun 2015- Jun 2017

Bachelor of Technology, Electrical and Electronics Engineering

Cochin University of Science and Technology, Kerala, India

May 2011- May 2015

PROFESSIONAL EXPERIENCE

Specialist Officer (Finance and Credit Strategy Analysis), Canara Bank, India

Nov 2019- Dec 2024

Canara Bank is the 3rd largest public sector bank with a strong legacy since 1906 and a pan-India presence of 9,800+ branches serving the banking and financial needs of retail and corporate clients

- Managed \$5 Million diversified credit portfolios across 10 branches, consisting of 20 corporate borrowers and 200+ retail accounts (mortgage, housing and education loans)
- Modeled branch level P&L scenarios under multiple rate growth assumptions, helping management reallocate resources and frame strategy
- Developed performance checks and reconciliation steps for periodic performance reports for 546 branches, increasing overall profitability YOY by 30%
- Prepared and presented portfolio performance dashboards and reports to regional management monthly, highlighting revenue drivers, which was transformed into customer insights improving revenue generation by 50% YoY
- Partnered with corporate and institutional clients to strategize market penetration and customer acquisition, improving customer retention and satisfaction
- As a part of the wealth management team, designed an investment framework and delivered customized financial solutions to clients, increasing cross-sell revenue

Project Coordinator, Biomedical Technology Wing, SCTIMST, India

Dec 2017- Dec 2018

Biomedical Technology Wing, SCTIMST, is a leading government research center specializing in indigenous biomedical device development and medical technology innovation

- Developed a digital database for 100+ technology transfer documents, improving accessibility and efficiency
- Implemented project management practices that increased productivity by 25% and enabled timely delivery of 15 projects

PROJECTS

Equity Research & Valuation Project- e.l.f. Beauty vs. Coty Inc.

Nov 2025- Dec 2025

- Built multi-year Excel DCF models for both companies, forecasting revenue, margins, capex and working capital to derive intrinsic values
- Analyzed ROIC, profitability trend and business models to recommend attractive investment on a risk adjusted basis

Event Study using SAS

Jan 2025- Mar 2025

- Merged and cleaned large datasets of daily stock returns, market indices and stock-split events in SAS to build an event study sample
- Applied CAPM to estimate expected returns, computed abnormal and cumulative abnormal returns and tested statistical significance of market reactions

Pricing Model for Virtual Power Plant

Jan 2025- Mar 2025

- Developed a scalable pricing framework incorporating API licensing, IoT device costs, and revenue-share models, built Excel scenario analyses and Power BI dashboards to provide executive decision support

LEADERSHIP AND COMPETITIONS

Midwest M&A Case Study Competition at Kelley School of Business, Indiana University-3rd Place

Jan 2026

- Built and presented full M&A pitch including valuation, synergies and deal structure to senior industry professionals from leading firms

Navigator Coordinator, The Career Center, University of Illinois, Urbana Champaign

Aug 2025- Nov 2025

- Career Certificate-International (CC-I) program coordinator mentoring 5 Navigators and 20 students, leading networking and job search sessions, and coordinating program activities to deliver impactful learning experiences

Treasurer, Member, Illinois Economic Consulting, University of Illinois, Urbana Champaign

Jan 2025- May 2026

ADDITIONAL INFORMATION

Software & Tools: Microsoft Excel, Microsoft Access, Microsoft Powerpoint, Power BI, Bloomberg, CapIQ, Python, SAS

Languages: English (Fluent), Malayalam (Native), Hindi (Fluent)

Professional Affiliations: Indian Institute of Banking and Finance, Association of Mutual Funds in India