

VISHNU T. LEKRAJ

Phone: 321-402-6861 Email: lekraj@ufl.edu

Objective: Significantly contribute to an organization through the application of my leadership, skills and education.

Professional Experience

Financial Analyst, The Hong Kong and Shanghai Banking Corporation (HSBC): 1-06 to 5-07

- Forecasted and analyzed an \$80M budget for the Default Services and Cash Operations Groups of HSBC Mortgage Services.
- Formulated new capacity models to assist with financial and operational analysis for the Default Services and Cash Operations Groups.
- Participated in several executive meetings to help develop a strategic plan for mitigating losses stemming from the downturn in the Sub-Prime Mortgage Market.
- Determined NPV and ROI for various projects related to operations efficiency.

Teaching Assistant, Business Finance Course at the University of Florida: 1-04 to 5-05

- Led and mentored students enrolled in the Business Finance course at the Warrington College of Business.
- Assisted students with questions pertaining to all course material.

Intern, Public Financial Management: 6-04 to 8-04

- Determined the value of bond call options for various Municipal Government Debt Issues, through the use of financial modeling programs.
- Assisted the firm's Financial Advisors with the writing of refunding proposals for various Municipal Government Debt Issues.

Personal Banker, Bank of America Corporation: 7-01 to 7-03

- Originated consumer-lending accounts such as mortgages and other loans.
- Made recommendations to the consumer pertaining to various FDIC insured investments.

Education

University of Florida, Gainesville FL

- Master of Science in Finance, to be conferred May 2008
 - Emphasis: Investment Analytics
- Bachelor of Science in Finance, May 2005
 - Finance Major Grade Point Average- 4.0/4.0, Summa Cum Laude

Honors and Awards

- Elected to the Distinguished Honor Society of Beta Gamma Sigma
- Designated as a Warrington College of Business Finance Scholar
- Presidents List: Fall Semester '04, Spring Semester '05
- Deans List: Fall Semester '03, Spring Semester '04, Fall Semester '04, Spring Semester '05
- HSBC Mortgage Services Finance Department Employee of the Month
- Bank of America Team Member Service Award