

DEV AMIT PANDYA

+1 (857) 351-9589 • devpandya2003@gmail.com • Boston, MA

PROFESSIONAL SUMMARY

Finance professional with cross-functional internship experience in cost accounting, financial analysis, credit risk assessment, and data-driven decision support. Currently pursuing an MSF at UMass Boston (GPA: 3.87/4.0), with a strong foundation in quantitative research, financial modeling, and market analysis. Proven ability to analyze complex datasets, build Excel-based analytical models, and present actionable insights to senior leadership. Actively building AI-driven tools to automate and optimize finance workflows, with a focus on improving efficiency and decision support.

EDUCATION

Master of Science in Finance (MSF)

University of Massachusetts, Boston, MA | GPA: 3.87 / 4.0

Aug 2025 – Present

Bachelor of Business Administration – Finance (BBA)

Ahmedabad University, Gujarat, India

Aug 2021 – May 2025

EXPERIENCE

Finance & Accounting Intern | Mattson Technology, Inc. — Fremont, CA

June 2026 – September 2026

- Designing and deploying AI-driven automation for core finance workflows — building tools that streamline recurring analysis and reporting tasks, reducing manual effort and improving turnaround for the finance team.
- Conducted customer credit evaluations by analysing client financial statements, payment histories, and credit reports to assess counterparty risk, producing data-driven insights that directly supported credit limit decisions and risk management frameworks.
- Performed cost accounting analysis by reviewing overhead allocations, variance reports, and expense classifications, contributing to process optimization initiatives that enhanced operational efficiency and mitigated financial risk.
- Collaborated cross-functionally with Accounting and Finance teams on strategic and operational projects, including month-end close support, budget tracking, and internal reporting deliverables.
- Reported directly to VP of Finance, gaining exposure to executive-level financial operations, board-level reporting priorities, and high-stakes decision-making processes.

Cost Accounting Intern | Mindox Techno — Singapore

May 2024 – June 2024

- Identified a 7% variance between budgeted and actual expenses by reconciling cost centre records and tracing root causes, enabling management to initiate corrective internal reviews and tighten cost controls.
- Analysed project and inventory costs by comparing standard vs. actual costs across product lines, supporting gross margin assessment and highlighting areas of cost overrun for remediation.
- Built dynamic Excel cost schedules using pivot tables and formulas, consolidating 500+ line items from multiple departments into concise management summaries that reduced manual reporting time.
- Prepared management presentations on monthly and quarterly cost trends, translating complex financial data into clear visuals and narratives to support strategic planning discussions.

Operations Intern | Reliance Asset Reconstruction Company — Mumbai

May 2023 – July 2023

- Analysed borrower and loan data for 50+ distressed accounts (\$80 million exposure), identifying repayment patterns, collateral gaps, and default risk indicators to support recovery strategy formulation.
- Maintained and updated structured Excel databases covering KYC documentation, borrower profiles, and property records, ensuring data integrity and quick retrieval for compliance and audit purposes.
- Drove an 18% improvement in data accuracy through systematic cross-validation of borrower records and reconciliation checks, implementing a process optimization framework that significantly reduced manual errors.
- Prepared detailed account-level summaries covering outstanding balances, collateral status, and legal proceedings to support internal portfolio monitoring, management reviews, and recovery planning.

Secretarial Intern | Reliance Asset Reconstruction Company — Mumbai

May 2022 – July 2022

- Filed corporate action and redemption documentation for dematerialized securities with depositories, ensuring timely and accurate processing of investor entitlements in compliance with SEBI regulations.
- Assisted with charge filings under the Companies Act, 2013, coordinating documentation for creation, modification, and satisfaction of charges with the Registrar of Companies (RoC) within stipulated timelines.
- Supported board and committee meeting compliance by preparing agendas, drafting minutes, and maintaining statutory registers to ensure adherence to corporate governance requirements.

ACADEMIC PROJECTS

From Values to Value: ESG and Stock Performance | Applied Econometrics — MSF, UMass Boston

- Conducted OLS regressions on S&P 500 ESG data (Kaggle) to test the impact of ESG scores on firm value (log market cap) and systematic risk (beta); managed full data pipeline including cleaning, variable construction, diagnostics, and interpretation in Stata. Results demonstrated a significant negative relationship with firm value, informing data-driven ESG investment frameworks.

Sell-Side Equity Research Report – First Solar Inc. (NYSE: FSLR) | Asset Management Practicum — MSF, UMass Boston

- Developed a comprehensive sell-side equity report conducting valuation, financial, and industry analysis; evaluated key metrics including ROIC, margins, and growth trends; built an investment thesis based on renewable energy demand and policy tailwinds, deriving a \$250 target price with a BUY recommendation; performed risk and competitive analysis using Porter's Five Forces.

Thematic Investment Analysis – Infrastructure & Logistics | Asset Management Practicum — MSF, UMass Boston

- Analysed global infrastructure as an investment super-cycle using a macro-to-micro framework, evaluating AI adoption, geopolitical reshoring, and supply chain dynamics; identified key opportunities across transportation and digital infrastructure; developed investment recommendations (Frontline, Trimble) and a sell thesis (Delta) based on market disruptions and cost pressures.

SKILLS

- Financial Tools: Advanced Excel (pivot tables, VLOOKUP, financial modeling), Bloomberg Terminal, PowerPoint, Stata, Microsoft Outlook
- Finance & Analytics: Financial analysis, cost accounting, portfolio management, ESG analysis, financial modeling, market research, macroeconomic analysis, client data analysis
- Technology & AI: AI/ML applications in financial services, workflow automation, predictive analytics, data-driven client insights, natural language processing tools
- Professional: Analytical thinking, strong communication, attention to detail, process optimization, cross-functional collaboration, self-starter

CERTIFICATIONS

- Bloomberg Market Concepts (BMC)
- CFA Level 1 (currently studying)
- Bank of America – Investment Banking Job Simulation (Forage)
- Goldman Sachs – Operations Job Simulation (Forage)
- J.P. Morgan – Investment Banking Job Simulation (Forage):
 - Identified an ideal M&A target based on strategic and financial criteria; delivered a structured assessment to guide client decision-making.
 - Constructed a DCF valuation model for the M&A target, with scenario adjustments for a competing bid and supply chain disruption.
 - Created a client-facing 2-pager containing a detailed company profile and summary of the full auction process.

LANGUAGES

English (Fluent) • Hindi (Fluent) • Gujarati (Fluent)