# **ADITI KUMARI**



ACADEMIC PROFILE			
PGDM Finance	7.2 CGPA	Jagdish Sheth School of Management, Bengaluru	2025
B.A. (Economics Hons.)	70.46%	Gossner College, Ranchi	2021
Class XII (CBSE)	80.60%	D.A.V. Public School, Hehal, Ranchi	2018
Class X (CBSE)	83.60%	D.A.V. Public School, Hehal, Ranchi	2016

#### **AREAS OF STUDY**

Investment Banking, Mergers and Acquisition, Financial Systems and Markets, Business Valuation and Private Equity, Technical Analysis, Advanced fundamental Analysis and Portfolio Management, Corporate Finance

## LIVE PROJECT(S)

## Financial Model Development for Hindustan Unilever (HUL)- EdLightened

January 2024 - February 2024

- Developed a comprehensive financial model using historical data from 2020-2024 to project free cash flows and estimate the company's share price (Rs. 2500-2600).
- Applied advanced Excel techniques, including financial forecasting and scenario analysis, to ensure precision in projections.
- Provided key insights to stakeholders on the future valuation of HUL, supporting informed investment decisions.

#### Dashboard Development for Credit Card Company- EdLightened

July 2024 - August 2024

- Developed an interactive dashboard to visualize key metrics, including customer churn rates, credit scores segmented by age, and estimated salary.
- Utilized data analytics tools to enhance customer insights and improve decision-making for management.
- Provided actionable data-driven insights that contributed to optimizing customer retention strategies and risk assessment processes.

## **ACADEMIC PROJECT(S)**

## **Small Cap 100 Portfolio Analysis (Without Churning)**

- Developed a comprehensive portfolio to track the performance of Small Cap 100 companies since 2012, ensuring a consistent dataset by excluding stock entry and exit adjustments.
- Performed in-depth fundamental analysis on each company, evaluating financial health, growth potential, and market positioning.
- Calculated cumulative returns for the portfolio and benchmarked them against the Small Cap 100 index, uncovering key trends and strategic insights to enhance long-term investment performance.

#### **NSE 500 Credit Rating Analysis (ongoing)**

- Utilizing methodologies adopted by credit rating agencies to assess the financial health of each company.
- Analyzing various financial ratios to derive a comprehensive understanding of the credit rating process.
- Aiming to identify key factors used by credit rating agencies to assign ratings to companies based on their financial performance.

#### **Financial Analysis of Ramco Cements**

- Conducted a comprehensive financial analysis of Ramco Cements, examining key financial metrics over a 10-year span from 2014 to 2023, to evaluate long-term financial trends and performance.
- Analyzed core financial ratios such as profitability, liquidity, and leverage to gain insights into the company's financial stability.
- Performed a detailed DuPont analysis to break down return on equity (ROE), assessing how operational efficiency, asset management, and financial leverage contribute to the company's overall financial health and operational performance.

## **CERTIFICATIONS**

SQL	EdLightened	2024
Market Concepts	Bloomberg	2024
Financial Modelling	EdLightened	2024
Finance Fundamental Course	Bloomberg	2024
Investment Banking: M&A and IPO	University of Illinois (Coursera)	2024
Investment Strategies and Portfolio Analysis	Rice University (Coursera)	2024

## **POSITIONS OF RESPONSIBILITY**

## JAGSoM, Bengaluru

## **Committee Co-Ordinator - Admission Committee**

 Developed and implemented an automated evaluation system for the Admission Selection Process, streamlining assessment for panelists, reducing manual errors, and increasing overall efficiency.

## Head Co-Ordinator at 11th AIM-AMA Sheth Foundation Doctoral Consortium

 Led the event with 100+ participants from all over the world and managed 60+ volunteers, ensuring smooth execution of parallel sessions.

## **Volunteer at JAM (JAGSoM Alumni Meet)**

• Organized an alumni and aspirant's meetup event, facilitating networking and engagement opportunities

## **ACCOMPLISHMENTS**

# Competitions and Activities

- Participated in Unstop Talent Park (Non-Tech).
- Participated in Flipkart WiRED 8.0 Business Track.
- Participated in Ace Case Competition.
- Delivered 100+ stage performances, including dance, plays, and group songs.

## **SKILLS**

MS Excel, Data Visualization (Power BI), PowerPoint, SQL, Python