

# ASHISH KUMAR TIWARI

ACADEMIC PROFILE			
MBA Finance	7.2 CGPA	Jagdish Sheth School of Management, Bengaluru	2025
Bachelor of commerce	67.00%	P.M.B. Gujrati commerce college Indore	2023
Class XII(CBSE)	71.20 %	Jawahar Navodaya Vidyalaya, Rewa	2019
Class X(CBSE)	74.00 %	Jawahar Navodaya Vidyalaya, Rewa	2017
AREAS OF STUDY			
Financial Modelling, Financial Statement Analysis, Technical analysis, Security analysis, Economics, Corporate Finance, Financial Trading Lab, Business Valuation, Derivatives, statistics, Financial Risk Management, Managerial Accounting.			
ACADEMIC PROJECT(S)			
<b>Financial Statement Analysis of Astral Ltd.</b>			
<ul style="list-style-type: none"> <li><b>In-depth Financial Analysis:</b> Conducted a comprehensive financial statement analysis of Astral Ltd., examining key financial metrics, ratios, and evaluated the company's financial health and performance.</li> <li><b>Strategic Insights:</b> Identified critical insights and potential areas for improvement in Astral Ltd.'s financial strategies, contributing to informed decision-making and strategic planning.</li> </ul>			
<b>Analysing Credit Rating Methodology and Put-Call Ratios</b>			
<ul style="list-style-type: none"> <li>The report suggests enhancing credit rating methodologies by integrating advanced analytics, such as machine learning and sentiment analysis, and incorporating qualitative factors like management effectiveness and industry trends. Dynamic updates and stakeholder engagement was also recommended to improve the relevance of ratings.</li> <li>Limitations include data availability and sample size, which may affect the application of these recommendations across different sectors and regions, indicating the need for further research to validate the findings.</li> </ul>			
<b>Equity Research Report of Vikas Lifecare Ltd.</b>			
<ul style="list-style-type: none"> <li>Conducted valuation analysis of Vikas Lifecare Ltd., identifying significant overvaluation (₹316.10 Crores DCF value vs. ₹902.02 Crores market cap). Highlighted negative profitability (ROA: -16.1%, ROE: -19.9%) and inconsistent earnings, indicating operational inefficiency. Recommended sell/avoid due to overvaluation, poor financial metrics, backed by industry competitiveness and market underperformance.</li> </ul>			
<b>Portfolio Analysis</b>			
<ul style="list-style-type: none"> <li><b>Multi-Company Portfolio Analysis:</b> Conducted a detailed portfolio analysis of five diverse companies, evaluating their financial health, market performance, and growth potential to optimize investment strategies.</li> <li><b>Diversification and Risk Management:</b> Analysed and balanced the portfolio to achieve optimal diversification, mitigating risks while maximizing return through strategic allocation across different sectors and industries.</li> </ul>			
CERTIFICATIONS			
Financial modelling		Udemy	2024
SQL for Data Science		University of California, Davis	2024
Bloomberg market concept course		BMC	2024
Bloomberg financial concept		BMC	202
POSITIONS OF RESPONSIBILITY			
<b>JAGSOM, Bengaluru</b>	<b>Head of budget and finance – Academic Committee</b>		<b>2024 -2025</b>
	<ul style="list-style-type: none"> <li><b>Budgeting</b> – create a budget for running committee programs and PGP office.</li> <li><b>Event Coordination:</b> Managed guest lectures, convocation of MBA graduate, and managing the profile of our batch as well as new batch.</li> <li><b>Finance and Outreach Head - Kanyathon:</b> As the Finance and Outreach Head at Kanyathon, I managed a ₹30 lakh budget, engaging over 1,500 students in just 3-4 days through well-coordinated events. My focus on efficient budgeting and financial transparency was crucial to the event's success, sharpening my leadership and organizational skills.</li> <li><b>NVST Preparation Curriculum:</b> Introduced and applied this curriculum in Kanyathon Shiksha Kandra, Jamurang, leading to a student's selection in Navodaya school.</li> </ul>		
ACCOMPLISHMENTS			
<b>Competitions</b>	<ul style="list-style-type: none"> <li><b>Presented a paper-</b> titled (Simple Financial Planning Model for Common People using AI tools) at Microsoft CMT (ICASF2024).</li> <li><b>Pragyan</b> - Awarded for developing and leading a successful M&amp;A strategy that enhanced client value through comprehensive due diligence, strategic planning, and effective post-merger integration, resulting in significant operational efficiencies and long-term growth.</li> <li><b>National Financial Literacy Assessment Test:</b> Topped at school level (2017-18), supported by NISM, RBI, SBI.</li> <li><b>Financial Trading Challenge:</b> I have participated in angel one MG EXPO financial Trading challenge and business plane competition where I have got a return of 10% a day.</li> </ul>		
SKILLS		Excel, prowess Iq, Bloomberg Terminal, python	