HARSHIT ANAND



ACADEMIC PROFILE

MBA – Finance	6.4 CGPA	Jagdish Sheth School of Management, Bengaluru	2025
B.Voc – Retail and Logistics Management	73.00 %	Central University of Haryana, Mahendergarh	2022
Class XII (CBSE)	54.20 %	D.A.V Kapil Dev Public School, Ranchi	2018
Class X (CBSE)	78.60 %	D.A.V Kapil Dev Public School, Ranchi	2016

AREAS OF STUDY

 Financial Accounting and Financial Statement Analysis, Corporate Finance, Product Management, Financial risk Analysis, Blockchain in Finance, Financial Analytics Fundamentals.

INTERNSHIP(S)		2 Months
Spar Hypermarket, Delhi	Retail Sales Associate Intern	14 th Sep – 15 th Nov

- Maintained product inventory data and assisted customers in locating items, ensuring a smooth and pleasant shopping experience.
- Effectively communicated product details and promotions, contributing to increased customer satisfaction and sales during the twomonth internship.

ACADEMIC PROJECT(S)

Understanding the financial standing of Apollo Tyres Ltd

- Understanding financial standing of Apollo Tyres
 A comprehensive financial analysis was conducted using publicly available financial statements to assess the financial performance of Apollo within the same sector.
- Interpretation

 The analysis includes a detailed interpretation of each financial ratio, providing insights into the financial implications
 for the company.

Creating Life Insurance Products for Gen Z

- Identified market barriers (product relevance, perceived value) hindering Gen Z's adoption of life insurance.
- Analysed Gen Z's expectations for product features, their preferences for service, trust, transparency, risk perception and aiming to align products with their unique outlook.
- Conducted data analysis using multivariate regression to uncover insights into Gen Z preferences.
- Based on the data, suggest product design changes, targeted marketing strategies, and improved customer service approaches that better align with Gen Z's needs and preferences.

Repay Smart: A Digital Ioan Management Platform

- Developed and presented "RepaySmart", a student loan management platform which will help borrowers in repayment once they start earning.
- A revolutionary platform that empowers individuals to take control of their finances and achieve their debt-free goals quickly and efficiently.
- Conducted comprehensive analysis including gap analysis, value creation, key costs, risks, rewards, customer journey, UI/UX flow, data points and verification, delivery to customers, post-delivery service or maintenance, and a marketing plan for customer acquisition.

Computation and interpretation of Value at Risk (VAR) for Stocks

- To compute and interpret VAR for a stock portfolio using both the percentile historical method and the variance covariance method.
- Processed and analyzed historical price data of various stocks over a multi-year period. Applied the percentile approach to estimate
 potential losses at specified confidence levels (e.g., 95th, 99th percentile).
- Utilized the variance-covariance method to calculate portfolio VAR, incorporating correlations between different stocks.
- Provided insights into risk exposure and potential losses under different market conditions.

CERTIFICATIONSFinancial AccountingUniversity of Illinois (Coursera)2024Fintech OverviewUniversity of science and Technology (Coursera)2024Product Management EssentialsUniversity of Maryland (Coursera)2024POSITIONS OF RESPONSIBILITY

Tech Head for Kanyathon, a charity event to save girl child organized by Vijaybhoomi university.
 Member of the Finteeh committee 2022 25 where we are reasonable for maintaining the committee

JAGSoM, Bengaluru	 Member of the Fintech committee 2023-25 where we are responsible for maintaining the committee's website and uploading weekly blogs. Volunteered in Organizing FNF (For not for) debate Competition as Moderator Organized by Vijaybhoomi University.
ACCOMPLISHMENTS	
Competitions and Activities	• Demonstrated creativity and skill in art and craft, securing third place in a competitive school-wide exhibition.
SKILLS	SQL and Python (Beginner), Excel, Blockchain (Beginner)

JAGSoM Placement Season 2023-2025