## 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 <sup>th</sup> Sep – 15 <sup>th</sup> 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	<ul> <li>Member of the Fintech committee 2023-25 where we are responsible for maintaining the committee's website and uploading weekly blogs.</li> <li>Volunteered in Organizing FNF (For not for) debate Competition as Moderator Organized by Vijaybhoomi University.</li> </ul>
ACCOMPLISHMENTS	
Competitions and Activities	• Demonstrated creativity and skill in art and craft, <b>securing third place</b> in a competitive school-wide exhibition.
SKILLS	SQL and Python (Beginner), Excel, Blockchain (Beginner)

JAGSoM Placement Season 2023-2025