SAI SANJAY BIRWADKAR



ACADEMIC PROFILE			
PGDM in Finance	7.4 CGPA	Jagdish Sheth School of Management (JAGSoM), Bengaluru	2025
Bachelor of Commerce	52.75 %	M. L. Dahanukar College, Mumbai	2019
(Financial Accounting & Auditing Hons.)			
Class XII (HSC)	76.31 %	M. L. Dahanukar College, Mumbai	2016
Class X (SSC)	85.20 %	Shailendra Education Society, Mumbai	2014

AREAS OF STUDY

Corporate Finance, Advanced Fundamental Analysis and Portfolio Management, Business Valuation and Private Equity, Financial Systems & Markets, Proficiency in Business Tools

INTERNSHIP(S) 1 Month

Edlightened, Delhi July 2024 - August 2024

Portfolio Optimization and Efficient Frontier Construction using Python (Industry Project)

• Created clusters from a dataset of 200 companies based on financial metrics such as Market Cap, Share Price, EBITDA, ROA, ROE, and P/E ratio; Developed a stock portfolio with an optimized Sharpe ratio of 1.26, an annualized return of 23.1%, and a standard deviation of 24.1%; Additionally, constructed the efficient frontier to represent the risk-return profile of the portfolio

ACADEMIC PROJECT(S)

Impact of Credit Rating on Stock Returns (RFP Project)

- Objective: To ascertain how credit rating affects NIFTY 500 company performance and stock return.
- Methodology: Examine stock returns for the month prior to and follow the issuance of the credit rating in addition to the total returns for the
 entire period. To evaluate the effect of a credit rating change, compare the results to the Nifty returns
- Outcome: Ongoing project

Financial Management

- **Objective:** Develop a comprehensive business plan and financial model for Textile Valley Pvt. Ltd., a startup in the textile industry, to ensure financial readiness, sustainability, and strategic growth
- Methodology: Conducted a comprehensive market analysis using SWOT and PESTEL frameworks to evaluate the startup's position and
 identify strategic opportunities. Prepared key financial statements, including income statements, balance sheets, and cash flow statements,
 for multiple fiscal years. Calculated vital financial ratios such as the current ratio, quick ratio, and debt-to-equity ratio to assess the startup's
 financial health. Developed detailed budget forecasts and startup cost breakdowns for effective financial planning. Collaborated in a team to
 create a strategic financial toolkit and financial model to guide business decisions
- Outcome: Delivered a comprehensive business plan and financial toolkit that provided financial clarity and supported strategic planning, positioning the startup for informed decision-making and long-term sustainability

Active vs. Passive Investing

- Conducted an in-depth analysis comparing passive and active investment strategies over multiple quarters and years (September 07-March 24) which involved examining key performance metrics, portfolio composition, and corporate actions to evaluate the effectiveness of each strategy
- Provided comprehensive insights into advantages and disadvantages of both investment strategies, contributing to informed decision-making in portfolio management

Financial Statement and Ratio Analysis

Conducted comprehensive financial ratio analysis of Oberoi Realty Ltd. for the period 2013-2024 which involved detailed examination of key
financial statements, including the income statement, balance sheet, and cash flow statement, to evaluate the company's financial health and
performance which provided valuable insights into the company's financial strategies and operational efficiency, aiding in investment decisionmaking and financial planning

CERTIFICATIONS

SQL	Edlightened	2024
Bloomberg Market Concept	Bloomberg	2024
Excel Skills for Business: Advanced	Macquarie University (Coursera)	2023
Accounting for Mergers and Acquisitions	Illinois University (Coursera)	2023

POSITIONS OF RESPONSIBILITY

Member - Capital Markets Committee

2023-2025

JAGSoM, Bengaluru

- Curriculum Development: Developed customized workshop modules; Prepared docket for Financial Accounting and Financial Analysis of Statement covering important topics
- Event Planning and Coordination: Designed structured seminar series that covers both foundational and advanced topics in capital markets. Created detailed planning and coordination framework to manage invitations and hosting of speakers

ACCOMPLISHMENTS

Activities

- Represented JAGSoM in Student Term Exchange Program for Level 5 in Data Business Analytics Module with Finance Specialization at Rennes School of Business, France
- Led Social Immersion Program (SIP) at Bright Future NGO, fostering empathy and social responsibility in young
 participants through immersive experiences with underprivileged communities; Coordinated activities including
 emotional support, skill development, and mentorship, while also conducting community engagement and surveys
 to inform targeted interventions

SKILLS

Excel, Python, SQL, Power BI, Financial Modelling (Valuation) and Analysis, ProwessIQ, Bloomberg Terminal