VAISHNAVI KULKARNI



ACADEMIC PROFILE		
PGDM(Finance)	6.93(CGPA) Jagdish Sheth School of Management, Bengaluru	2025
B.Com	69.97 % Goggle College of Commerce, Belagavi	2018
Class XII(State)	61.89% Gogte College of Commerce, Belagavi	2015
Class X(State)	70.24% MVM's English Medium School, Belagavi	2014

AREAS OF STUDY

• Financial Accounting & Financial Statement Analysis, Managerial Accounting, Business Valuation & Private Equity, Advanced Fundamental and Portfolio Management, Technical Analysis, Financial System and Markets

WORK EXPERIENCE(S)

4 Years 5 Months

R.N Bajaj & Associates

July 2018 - Dec 2022

- Audit Assistant-Was responsible for bank audit, society audit
- Tax Assistant-Individual tax filing, tax audit
- Risk Management and mitigation
- Firm management
- Regulatory Adherence & Reporting

ACADEMIC PROJECTS

Financial Statements Analysis

• As per the annual report, analyzed information regarding revenue recognition, Inventory policy, Deprecation, Shareholders Fund, Cash Flow Statement and Ratio Analysis.

Fundamental Analysis & Portfolio Management

- Identified high performing companies to build an investment portfolio
- Developed a screening criterion to filter the stocks and calculated momentum scores to evaluate the performance of the stocks.
- Incorporated Corporate Actions in price for small cap funds.

Ratio Analysis

- Conducted a comprehensive ratio analysis on Sundaram fasteners, evaluating financial health and performance metrics.
- Analyzed key financial ratio including liquidity ratio, profitability ratio, and solvency ratio to provide insights into the company's
 operating efficiency and financial stability.

CERTIFICATIONS

Investment Banking Simulation	JP Morgan	2024
Financial Modelling & Valuation	Tutedue	2024
Financial Accounting	IESE (Coursera)	2023
Excel Skills for Business	Macquarie University (Coursera)	2023
Orientation Course (ICTSS)	ICAI	2018
Information Technology (ICTSS)	ICAI	2018

POSITIONS OF RESPONSIBILITY

Committee Coordinator - Capital Markets Committee

2023 - 2025

JAGSoM, Bengaluru

 Organized and led educational sessions on capital markets enhanced participants knowledge and practical understanding of market dynamics, investment strategies, and financial instruments. Successfully engaged audiences and facilitated in depth discussion.

ACCOMPLISHMENTS

Competitions

Social Immersion Program

As a Volunteer at Delhi based NGO (8 One Foundation), I took test for the final year graduate students which enabled them to understand their strength and weakness in subject and make them employable.

SKILLS

Excel, Prowess, Tally, Saral Tax

JAGSoM Placement Season 2024-2025