

## KISHAN TIWARI

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Location: Kolkata, West Bengal, India



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### PROFESSIONAL SUMMARY

Finance and Analytics professional pursuing PGDM in Finance & Business Analytics with 2+ years of experience in Financial Analysis, Financial Sales and Analysis, and MIS Operations. Proven track record of managing operations worth ₹5+ Crore, driving process improvements, and ensuring regulatory compliance across diverse business environments.

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### CORE COMPETENCIES

**Finance & Strategy:** Financial Modelling, Valuation, Financial Analysis, FP&A, Compliance, Security Analysis, Portfolio Management.

**Analytics Skills & Tools:** Microsoft Excel, Report & Dashboard Creation, Market Research.

**Soft Skills:** Analytical Reasoning, Problem Solving, Leadership, Business Communication, Team Collaboration.

**Compliance & Risk:** Regulatory Compliance, Transaction Monitoring, Internal Controls, Risk Assessment, GST & TDS Compliance, Cash Reconciliation

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### PROFESSIONAL EXPERIENCE

#### Finance Intern

**Jagannath Stones & Aggregates Pvt. Ltd. | April 2025 - July 2025 | Kolkata, India**

- Analysed financial transactions worth ₹2.5 Cr, identifying data anomalies and ensuring 100% compliance with GST regulations across 45 Lakh transactions
- Reconciled ₹45 Lakh in GST transactions and processed 100+ TDS entries, maintaining zero compliance violations and adhering to regulatory requirements
- Developed 10+ cost sheets to analyse unit economics, enabling a 5% margin improvement strategy.
- Extracted and analysed complex data from Tally ERP across multiple business units, presenting insights to support strategic decision-making

#### Muthoot Fincorp | January 2024 - July 2024

##### Customer service executive

- Monitored and processed 500+ high-value transactions worth ₹3.2 Crore with 99.8% accuracy, identifying irregularities and ensuring compliance with lending regulations
- Performed daily transaction monitoring for cash movements exceeding ₹5 lakhs, achieving 100% reconciliation and detecting potential discrepancies
- Conducted customer due diligence during service interactions, supporting KYC compliance while generating ₹2.5 lakhs in additional revenue
- Ensured adherence to Anti-Money Laundering protocols and internal controls, maintaining 100% compliance with RBI guidelines and company policies

#### MIS Executive

**Ascon Associates | January 2023 - December 2023**

- Managed Tally ERP operations for 12 clients across multiple sectors, processing 2000+ monthly financial entries
- Prepared monthly financial statements for clients with a combined annual turnover of ₹15 Crore
- Maintained a comprehensive audit trail across all accounts, achieving zero compliance queries through meticulous documentation and adherence to accounting standards
- Provided analytical insights supporting business decision-making for client portfolio

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## ACADEMIC PROJECTS

### Financial Ratio Analysis - WIPRO Limited

- Conducted comprehensive 5-year ratio analysis covering profitability, liquidity, solvency and efficiency metrics
- Identified 15% ROE improvement trend and provided 8 strategic recommendations for financial performance enhancement
- Analysed key financial indicators to assess the company's financial health and competitive positioning

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## CERTIFICATIONS

- NISM V-A (Mutual Fund Distributors Certification)
- Data Analytics (Professional Certification)

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## EDUCATION

- Post Graduate Diploma in Management (PGDM) - Finance and Business Analytics  
Calcutta Business School | 2024 - 2026
- Bachelor of Science (Honours) in Economics  
University of Calcutta | 2019 - 2022 | CGPA: 6.9
- Higher Secondary (12th Standard)  
St. Thomas High School, Howrah | 2019 | 73.5%
- Secondary (10th Standard)  
St. Thomas High School, Howrah | 2017 | 72.2%