

Name: Esha Ojha

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Career Objective: MBA (Finance) candidate with strong analytical, communication, and problem-solving skills, seeking opportunities in financial management, banking, and strategic planning. Detail-oriented and driven by continuous learning, aiming to contribute effectively to a dynamic team environment while gaining practical industry experience.

EDUCATION:

MBA in Finance, Heritage Business School, MAKAUT — Kolkata

2023 – 2025

CGPA: 7.56

B.Sc. in Media Science, The Heritage Academy, MAKAUT — Kolkata

2018 – 2021

CGPA: 8.77

ISC (Class XII), St. Stephen's School, DumDum 2018

Percentage: 82.25%

ICSE (Class X), St. Stephen's School, DumDum 2016

Percentage: 74.4%

PROFESSIONAL EXPERIENCE:

Executive Trainee, HDFC Bank, Kolkata — September 2025 – March 2026

- Worked with working capital facilities like Cash Credit (secured & unsecured), Overdraft, Term Loan, Bank Guarantee, Letter of Credit, ODAP, etc.
- Evaluated creditworthiness of new proposals using financials, CMA Data, cash flows, ratios, etc.
- Ensured compliance with regulatory reporting, monitored fraud transactions, and managed large credit exposures.

Credit Analysis Intern, Axis Bank, Kolkata — July 2024 – August 2024

- Analyzed 20+ loan applications for commercial vehicle and construction equipment financing.
- Evaluated creditworthiness using financial ratios including debt-to-income, leverage, and liquidity metrics.
- Verified borrower financials, KYC documents, and collateral valuations.
- Supported relationship managers in credit decision-making and documentation.

Content & Copywriter, Ethane Web Technologies Pvt. Ltd., Kolkata —November 2021 – April 2023

- Delivered 150+ SEO-driven content assets, including blogs, web pages, and product descriptions.
- Collaborated with cross-functional marketing teams to meet client goals.
- Enhanced site traffic and brand visibility through targeted messaging and keyword optimization.

KEY PROJECTS:

- **Credit Appraisal Simulation Project**
Created a sample credit memo by analyzing borrower profiles, calculating risk metrics, and proposing loan terms.
- **Financial Statement Analysis Report**
Comprehensive evaluation of a company's financial health, performance, and value creation using financial statements and ratio analysis.

TECHNICAL SKILLS:

- Microsoft Excel (Pivot Tables, VLOOKUP, IF statements)
- Basic Power BI
- Microsoft PowerPoint & Word
- Financial Statement Analysis

EXTRACURRICULAR ACTIVITIES:

- Active volunteer in inter-college events and cultural fests
- Freelance blog writer
- Scriptwriting & editing

Languages Known: English, Hindi, Bengali