

# Diya Roychowdhury

Banking & Finance Professional

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## Professional Summary

Banking & finance professional with a Post Graduate Program in Retail Banking & Finance (Imarticus Learning, 2026) and hands-on exposure to financial analysis, credit fundamentals, and banking operations. Seeking entry-level roles in Financial Modelling, Risk Management, or Financial Reporting where analytical and research skills can drive business value.

## Finance Projects & Academic Work

### Financial Modelling Project

*Retail Banking Case Study*

*Imarticus Learning*

2025–2026

- Built a 3-statement financial model (P&L, Balance Sheet, Cash Flow) for a mock retail banking client, projecting 3-year performance with key assumptions and sensitivity analysis.
- Performed credit risk assessment for a hypothetical SME loan portfolio; identified 3 high-risk accounts using NPA classification criteria as per RBI guidelines.
- Analysed 5 years of banking sector data to evaluate asset quality trends and capital adequacy ratios (CAR) across 3 PSU banks for a comparative study.
- Prepared a financial report on retail banking product mix (CASA, FD, personal loans) and recommended growth strategies based on margin and volume analysis.

## Work Experience

### Autumn Art (Artiviq)

*SEO Content Writer & Strategist*

*Kolkata, India*

Feb 2026 – Present

- Manage content strategy for 6+ client brands across social media, improving average engagement by driving data-backed editorial decisions.
- Conduct competitor analysis and market research to support strategic planning, delivering monthly insight reports used by clients for campaign decisions.
- Maintain performance documentation and client reporting in a fast-paced startup, reducing revision cycles by standardising content QA checklists.

### Vista Digit Solutions

*Marketing Executive*

*Kolkata, India*

Dec 2025 – Feb 2026

- Planned and executed 3 digital marketing campaigns, coordinating with cross-functional teams to meet delivery deadlines.
- Tracked and reported campaign KPIs weekly, supporting data-driven adjustments to ad spend and content strategy.

### Addan Digital Solutions

*Content Writer & QA Analyst*

*New Delhi, India*

May 2025 – Dec 2025

- Produced 60+ SEO-optimised articles, blogs, and product descriptions per month aligned with client brand guidelines.
- Implemented a QA review process that reduced content revision requests by approximately 25% over 3 months.

## Skills

**Finance:** Financial Modelling, Credit Appraisal, Risk Management, Financial Reporting, Asset Management, Budgeting & Forecasting, Variance Analysis, Banking Operations, KYC/AML Fundamentals, NPA Classification, Capital Adequacy (CAR)

**Tools & Technology:** MS Excel (Advanced), MS Word, Google Docs/Sheets, Python (basics), HTML (basics), CRM platforms, AI productivity tools (ChatGPT, etc.)

**Soft Skills:** Analytical thinking, research & data interpretation, client communication, documentation, cross-functional coordination

## Certifications

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- Microsoft Excel Certification — Imarticus Learning (2026)
- Computer AI Certification (2025)
- Content Marketing Certification — HubSpot Academy (2025)
- Content Marketing Certification — Semrush (2025)

*Note: Pursuing NISM/NCFM certification (recommended for finance roles in India)*

## Education

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**Post Graduate Program in Retail Banking & Finance** 2026

*Imarticus Learning — Key topics: Banking operations, credit analysis, financial products, risk management, financial modelling*

**Diploma in Journalism & Feature Writing** 2025

*IISDT (Online)*

**B.Sc. in Geology** 2021–2024

*Jogmaya Devi College, University of Calcutta, Kolkata*

## Additional

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- Published author — The Write Order Publications; demonstrates strong written communication and ability to produce audience-focused content.
- AI tools proficiency: Integrated ChatGPT and AI-assisted workflows to improve productivity and content quality across client projects.