

# AMBIKA SHARMA

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## OBJECTIVE

Driven business student with strong financial acumen and exposure to organizational experience, adept at analyzing financial data, optimizing resources, and supporting strategic decision-making. Efficiently skilled at problem-solving and collaboration, seeking opportunities to enhance expertise and contribute to organizational growth.

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## EDUCATION

Lovely Professional University, Punjab, India

Sep 2022 - Present

Bachelors of Business Administration - General

- Cumulative Grade Point Average: 8.04/10 | Dean's list | Class Representative
- Concentration in Finance, Analytics, Legal aspects of business and Economics

Oxford Public School, Madhya Pradesh, India

Aug 2020 - April 2022

Higher Secondary Education - Commerce Stream

- Cumulative Grade Point Average: 7.98/10 | Head Girl | Class Prefect | Volunteer
- Concentration in Accounting, Economics and Business Studies

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## WORK EXPERIENCE

Finance Intern at J&K Bank (Jammu and Kashmir Bank)

June 2024 - July 2024

- Fostered customer engagement by ensuring insurance and registration certificate submissions for hypothecated vehicles and managed relevant documentation with 99% accuracy.
- Oversaw stock statement submissions and mitigated non-performing asset (NPA) risks by 95.5%.
- Organized the stock insurance register for cash credit accounts, efficiently passing over 350 entries and ensuring accuracy in records, surpassing expectations.
- Pioneered a comprehensive project analyzing retail products of J&K Bank and HDFC Bank, delivering findings and generating strategic recommendations for enhancement.

People Operations Intern at Marpu Foundation

May 2023 - June 2023

- Structured a streamlined applicant screening process for a fundraising internship, evaluating over 460 candidates, ensuring alignment with organizational goals.
- Designed a Google Form for application receiving, surpassing expectations with 100% data accuracy.
- Assessed applicant's financial acumen and event-related expertise to identify top 5.43% talent.
- Synchronized impactful recruitment decisions that enhanced operational efficiency and contributed to increased fundraising revenue by optimizing team composition.

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## SKILLS

- **Hard Skills:** Microsoft 365, Power bi, Python, Financial Statement Analysis, Due diligence and Risk Management.
- **Soft Skills:** Effective communication, Detail-Orientation, Organizational Skills, Critical thinking, Analytical skills, Problem-Solving, Team Coordination, Decision-Making, Adaptability and Emotional Intelligence.

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## CERTIFICATIONS

- Modelling for Personal Finance and Business Plan Analysis (Centre of Professional Enhancement, LPU)
- Certificate in Financial Statement (Corporate Finance Institute)
- Introduction to Capital Budgeting (Great Learning)
- Wealth and Personal Banking by HSBC (Forage)
- Accounting by Koch Industries (Forage)
- Excel Skills by J.P. Morgan and Chase (Forage)

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## ADDITIONAL INFORMATION

- **Relevant Courses:** Financial Accounting, Fundamentals of Financial Management, Financial Statement Analysis, Business Mathematics and Statistics, Cost and Management Accounting, Business Economics, Microfinance, Personal Finance, Spreadsheet Modelling, Intermediate Communication Skills and Business Intelligence.
- **Extra-Curriculars:** Public Speaker at Student Organization Catalyst, Event Management Volunteer with Student Organization Ignite and Community Development Project.
- **Recognitions:** Awarded as 'Best Presenter' in a group presentation activity, bestowed with 'Effective Communication Skills' at an extempore speaking event and honored with 'Most Hardworking Child' recognition in my higher secondary.
- **Languages:** English (Bilingual Proficiency), Hindi (Native Proficiency) and Punjabi (Beginner's level).
- **Interests:** Reading (recent books were 'Atomic Habits' and 'The Power of Subconscious Mind', writing (regular journals), listening to energizing music, practicing meditation and exploring things out of my comfort zone.