VISHWJEET KUMAR

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PROFESSIONAL SUMMARY

PGDM Finance graduate with strong knowledge in **financial spreading, covenant monitoring, loan operations, and investment research**. Skilled in analyzing financial statements (Income Statement, Balance Sheet, Cash Flow), preparing credit notes, normalizing financials, and calculating key ratios for credit appraisal. Proficient in MS Excel (PivotTables, VLOOKUP, charts), SQL, PowerPoint, Bloomberg basics, and Power BI. Experienced in reconciliations, compliance reporting, and supporting lending and investment banking assignments. Adept at problem solving, working under strict deadlines, and delivering high-quality financial insights.

EDUCATION

ISBR Business School – Bangalore, Karnataka
PGDM – Finance (Minor: Business Analytics) | **2023 – 2025**

- Awards: 2nd in Finance Quiz (200+ participants), 3rd in Business Idea Pitch
- Leadership: Board Member – Finance Club & Data Analytics Club

Magadh University – Bodh Gaya, Bihar
Bachelor of Commerce – Accounting | **2015 – 2018**

TECHNICAL & PROFESSIONAL SKILLS

- **Financial Analysis:** Financial spreading, covenant monitoring, credit appraisal, ratio analysis, credit notes preparation, fund accounting, cash flow management, financial modeling
- **Loan Operations:** Data validation, reconciliations, compliance reporting, loan documentation, MIS support
- **Research & Valuation:** Industry & company research, comps analysis, precedent transactions, WACC, DCF, multiples
- **Tools & Software:** Advanced Excel (PivotTables, VLOOKUP, HLOOKUP, charts), PowerPoint, SQL, Bloomberg basics, Power BI
- **Professional:** Strong communication, teamwork, problem solving, time management, ability to work under pressure

CERTIFICATIONS:

CA CPT Cleared (2016) | CFA Level 1 Candidate | Bloomberg Finance Fundamentals | Financial Modelling

Academic Project – Digital Payment Systems

- Studied adoption of UPI, wallets, and online banking.
- Analysed transaction trends, **security features**, and user adoption.
- Compared digital vs traditional payment methods for efficiency.
- Suggested measures to increase adoption and improve trust.