

# ISHA TYAGI

## PGDM – Finance & Marketing

Finance postgraduate with hands-on experience in credit appraisal, financial modelling, and FP&A. Proficient in financial analysis, valuation, and risk assessment for SME and corporate portfolios. Skilled in Excel, Power BI, Perfios, and CMA tools to deliver actionable insights and strengthen data-driven financial decisions.

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### WORK EXPERIENCE/INTERNSHIP:

#### Focusing on CSB Bank's Niche: A Credit Appraisal Framework for SME and Corporate Lending - CSB Bank Ltd. (Noida) | May – June 2024

- Analysed 5 years of financial statements to evaluate efficiency, risk, and profitability for SME Portfolios.
- Improved credit appraisal efficiency by 20% for SMEs by integrating compliance checks and risk ratings.
- Compared CSB Bank with peer banks and highlighted three key areas for improvement.
- Supported financial planning and loan processing activities, improving turnaround time through analytical reporting and data management.
- Interacted with clients and internal teams to resolve service-related queries, ensuring high satisfaction and 100% compliance accuracy.
- Supported FP&A activities including forecasting, budgeting, and MIS reporting.

#### ACADEMIC PROJECT 1:

##### DCF Valuation of Adani Enterprises Ltd.

- Built a DCF model with cash flow forecasts, WACC, and terminal value.
- Conducted comparable company analysis and beta calculations for benchmarking.
- Performed sensitivity analysis on assumptions to check the reliability of results.

#### ACADEMIC PROJECT 2:

##### Wealth Management & Financial Planning for HNI Client

- Developed a financial plan for an HNI client covering investments, insurance, and retirement.
- Prepared budgeting and forecasting models to design client's retirement plan.
- Used Excel models for asset allocation and retirement corpus estimation.
- Aligned recommendations with the client's risk profile and long-term goals.

### SKILLS:

- Financial Modelling (DCF, Relative Valuation, Sensitivity Analysis)
- Credit Appraisal & Risk Assessment
- Financial Planning & Analysis
- MIS Reporting, Investment Analysis
- MS Office, Advanced Excel, Power BI
- Problem Solving & Analytical Thinking

### CERTIFICATES:

- Corporate Valuation & Financial Modelling - Udemy (2024)
- Financial Analyst Professional Certificate - Udemy (2024)
- Advanced Excel - Udemy (2023)
- Data Analysis with SQL, Tableau, Power BI & Excel, Real Projects – Udemy (2025)

### EDUCATION:

- **Post Graduate Diploma in Management (Finance & Marketing)**, Jaipuria Institute of Management, Noida, 2023–25
- **B. Com**, Ch. Charan Singh University, Meerut, 2019–22
- Senior Secondary School Certificate, SD Public School, 2019
- Secondary School Certificate, SD Public School, 2017

### ACHIEVEMENTS:

- Winner - SIP Pitch Competition (2024)
- Senior Coordinator - Media Relations Committee (2024)
- SEWA Social Internship (2023)

### LANGUAGES:

- English - Professional Proficiency
- Hindi - Professional Proficiency