

Sakshi Kumari

LinkedIn: <http://www.linkedin.com/in/sakshikumari15>

Email: sakshikumari6891@gmail.com

Mobile: +91- 9682615993



SKILLS SUMMARY

- **Technical Skills:** MS PowerPoint, MS Excel, Canva
- **Power Skills:** Communication skills, leadership, decision-making, co-operation, time management, collaboration, telephone etiquettes

INTERNSHIP

Gyaanik- Ascend & Intellect Pvt Ltd | Finance Intern

Jun 2025- Jul 2025

- Analyzed financial statements and ratios (**e.g., ROE, liquidity**) for client portfolios using Excel, spotting risks and suggesting improvements for better returns.
- Helped with **budgeting and cash flow projections**, cutting costs through variance analysis.
- Worked in a team to **review and reconcile accounts**, using tools for transaction monitoring and compliance.

PROJECTS

Comparative Financial Statement Analysis of HBL Power Systems Ltd. and Indo National Ltd. (2019–23) | LPU

Mar 2025

- Analyzed the annual report to identify that the company drove **₹1,34,974.91 lakhs in sales and ₹9,553.85 lakhs** in net profit in FY 2023, reflecting strong revenue and profitability growth.
- Improved ROE to **11.21%** and kept Debt-to-Equity at **0.17**, reflecting efficient capital use and financial stability
- Increased assets to **₹1,29,997.90 lakhs** and cut interest costs by **₹548.76 lakhs**, ensuring cost efficiency and robust asset management

Cost Analysis and Strategic Reporting | LPU

Dec 2024

- Executed cost analysis for a multifunctional shoe using survey data, assessing material, production, and marketing expenses through a detailed cost sheet
- Acquired experience in **cost modelling, data analysis, financial reporting, and project management**, providing actionable insights
- Progressed a report with pricing strategies and innovative value propositions, meeting stakeholder expectations effectively

Financial Statement Analysis, JM Financial Ltd. | LPU

Aug 2024

- Assessed JM Financial Ltd.'s **financial statements over three years**, focusing on liquidity, solvency, and profitability ratios
- Delivered a detailed report with actionable insights, assessing financial health and operational efficiency
- **Applied financial concepts** in real-world scenarios to strengthen practical knowledge

Cost of Capital Analysis of La Opala RG Ltd. | LPU

Aug 2024

- Grasped the distinctions between the **cost of debt** and the **cost of equity** within a company's capital structure
- Utilized **WACC** to assess the effects of investment and financing decisions on overall financial strategy
- Refined expertise in evaluating risk and return through the application of CAPM and risk premium methodologies

CERTIFICATION

Fintech Essentials: AI, Blockchain, and Digital Lending | NSDC

Aug 2025

CO-CURRICULAR ACTIVITIES

Participated in NISM Quiz – securities markets, financial awareness | NISM

Apr 2025

Industry visit to Kangaroo Industries Ltd. | LPU

Dec 2024

Attended BizFluence 2024 | LPU

Dec 2024

EDUCATION

Lovely Professional University

Since Aug 2024

Master in Business Administration

Jalandhar, Punjab

University of Jammu

Sep 2021 – May 2024

Bachelor in Commerce

Jammu, Jammu & Kashmir