

Sakshi Kumari

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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
<ul style="list-style-type: none">• 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
<ul style="list-style-type: none">• 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
<ul style="list-style-type: none">• 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
<ul style="list-style-type: none">• 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
<ul style="list-style-type: none">• 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
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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