



Ashutosh Tiwari

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Career Objective

Finance and analytics enthusiast with experience in credit assessment, client coordination, and business process understanding. Seeking opportunities in consulting, finance, business development, or SAP roles to deliver insights, streamline processes, and support business growth through data-driven decisions. Focused on learning fast, delivering results, and adding value to business growth.

Skill Set Summary

- **Communication and Team Collaboration** – Strong analytical mindset with effective communication, team coordination and problem-solving skills
- **Financial Analysis** – Skilled in financial forecasting and performance tracking.
- **Strategic Thinker** – Quick to adapt and solve problems with a practical, market-driven approach
- **SAP S/4 HANA (SD Module Certified)** – Knowledge of sales order processing, pricing, and distribution workflows.
- **MS Excel (Certified)** – Proficient in data handling, basic formulas and financial analysis.
- **Credit Risk & Financial Modelling:** Hands-on experience using RAM models and financial templates to assess MSME creditworthiness and lending viability.
- **Data Analytics & Business Decision Support:** Leveraged analytical techniques to enhance the precision of financial assessments and reporting processes

Professional Experience

Internship with HDFC Bank Ltd – Business Banking Group (Working Capital Department)

HDFC Bank House - Indore

June 2025 – July 2025

Project: Lending facilities in MSMEs

- **Assisted RMs in structuring Working Capital Lending** (Cash Credit, Term Loans, Overdrafts) for MSME clients.
- **Performed financial and ratio analysis** (Current Ratio, DSCR, Inventory Turnover, Debtor Days) to assess credit risk.
- **Prepared RAM ratings, credit templates, and financial projections** using MS Excel.
- **Contributed to the team's success** as my Relationship Manager earned **Employee of the Month (July 2025)** for the highest working capital disbursement, supported by my analytical inputs and credit documentation efforts.
- **Supported lead generation and client profiling** through market research and data analysis of MSME segments.
- **Developed understanding of client acquisition and relationship management**, including identifying and engaging potential MSME clients.

Certification

- NISM VA Mutual Fund Distributor Certification (Feb 2025)
- SAP S/4 HANA SD certified
- Capital Market and Trading, Tax and Tech Applications in Finance (DGU)
- Introduction to MS Excel (Simplilearn)

Education

- MBA (Finance & Business Analytics) – DBS Global University, Dehradun (2024–2026)
Score – 72.1%
- BBA – Devi Ahilya Vishwavidyalaya, Indore (2021–2024)
Score - 74.5 %
- Shree Vidhya Sagar Higer secondary School, Khategaon (12th) – MP board (2021)
Score - 73.4 %
- Pushpdeep International School, Khategaon (10th) – CBSE (2019)
Score - 73.4 %

Achievements

- Winner – Bizz Quiz Competition: Led a team to first place by using business knowledge and quick analytical thinking.
- First Place – Hindi Quiz Competition: Showcased strong communication and teamwork skills.
- Runner-Up – As Mad Show: Took initiative in planning and performing a creative business act, highlighting leadership and coordination.
- Third Position – Mirror Mind Challenge: Applied problem-solving and teamwork to complete analytical challenges.
- Runner-Up – Speech Competition: Recognized for clear communication and confident presentation skills.

Others

- Languages Known – Hindi, English
- Hobbies – Cricket, Tracking, Adventure
- DOB – 22/08/2003