

Ritesh Vishwakarma

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ACADEMICS

| Program | Specialization | Board / University | % / CGPA | Year of Completion |
|---------|----------------|-------------------------------|----------|--------------------|
| MBA | Finance | ICFAI Business School, Jaipur | 7.17 | February'26 |
| BBA | Marketing | RTM Nagpur University | 8.71 | May'23 |
| XII | Commerce | CBSE | 82.20% | March'20 |
| X | - | CBSE | 64.60% | March'18 |

| Organization | Project Undertaken |
|---|--|
| <p>360TF Pvt Ltd, Jaipur, Rajasthan (Feb '25 - May '31) 3-Month Summer Internship</p> | <p>Project Title: "Understanding & Analyzing Financial Statements for Credit Decision"</p> <p>Deliverables:</p> <ul style="list-style-type: none"> Analyzed financial statements of SMEs using ratio analysis. Evaluated customer ledger reports to assess receivables Collections. Reviewed shipment documents (invoices, purchase orders, bills of lading) as part of transaction validation processes. Drafted Credit Risk Assessment Notes for internal approval. <p>Learning Outcomes:</p> <ul style="list-style-type: none"> Gained hands-on experience in assessing creditworthiness through financial statement analysis of SMEs. Developed practical skills in evaluating credit reports, ledger data, and trade documents to support credit decisions. Enhanced report writing, analytical, and decision-making abilities. |
| <p>HDFC SALES PRIVATE LIMITED Nagpur, Maharashtra (Aug '23 - Jun '24) 11-Months Professional Experience</p> | <p>Job Title: Relationship Manager</p> <p>Key Responsibilities:</p> <ul style="list-style-type: none"> Built and managed strong customer relationships for home loan products. Analyzed client financial profiles to assess loan eligibility and recommend suitable solutions. Coordinated with Credit and internal teams to ensure smooth loan processing and disbursement. Achieved sales targets through lead generation and customer follow-ups. |

ALLIED CREDENTIALS

Core Competencies

- Number Cruncher
- Attention to Detail

Certifications

- FP&A: Building a Company's Budget by 365 Financial Analyst (Issued-Nov'25)
- Accounting Foundation by LinkedIn learning (Issued-Nov'25)
- Bloomberg Finance Fundamentals by Bloomberg (Issued-Oct'24)

Extra-Curricular Activities

- Participated in business case study competitions and finance quizzes during MBA.
- Participated in cricket and dance competitions during my tenure at HDFC, showcasing strong teamwork, coordination, and discipline.

Technical & Professional Skills

- AML & Financial Crime Fundamentals
- Customer Relationship management
- Credit & Financial Analysis
- MS Office Suite (Excel, Word & Power Point)

Interest Areas

- Travelling
- Cooking

Personal Details

Father's Name: Mr. Vinod Vishwakarma

Permanent Address: 26 Dugauli, Muftiganj, Jaunpur, Uttar Pradesh-222170

Languages: English & Hindi

Nationality: Indian