NIDHI RAJIV

✉ kunji.nr05@gmail.com | 📞 +91 7987419391

🔗 LinkedIn: www.linkedin.com/in/nrajiv | 📍 Bengaluru, India

PROFESSIONAL SUMMARY

Finance professional with an **MSc in Finance (Distinction) from Henley Business School** and experience in **financial analysis, investment research, financial reporting, and portfolio management**. Adept at **budgeting, forecasting, and cost optimization**, with a solid foundation in **data-driven decision-making**. Currently in the **final stage of the Chartered Accountancy Program** with plans to pursue **ACCA certification**.

EDUCATION
Master of Science in Finance (Distinction) | Henley Business School, University of Reading | 2022 - 2023
- **First-Class Honours with Distinction** while balancing work in retail and hospitality.
- Key Modules: **Financial Markets (78%), Investment Portfolio Management (76%), Private Equity (75%)**.
- **Capstone Project:** Developed a **VC funding business plan** for a subscription-based meal plan startup.

Post Graduate Program in Financial Analytics (PGPFA) | MS RIM | 2022 - 2023
- Key Modules: **Financial Derivatives, Financial Modelling, Ratio Analysis, Income Securities & Mutual Funds**.
- **CGPA: 9.37 (Grade A+)**

Bachelor of Commerce in Accounting & Finance (First Division) | IGNOU | 2014 - 2018
- Key Modules: **Cost Accounting & Financial Management (75%), Taxation (~70%), Advanced Accounting**.
- **Overall: 62%**

Chartered Accountancy Intermediate (CA-IPCC) | ICAI | 2013 - 2015
- Key Modules: **Financial Management, Financial Reporting, Management Accounting**.

WORK EXPERIENCE
Financial Analyst and Investment Banking Experience Program | Finlatics | Nov 2024 – Present | Remote
- Tracked and analysed companies listed under the **BSE 500 Index**, monitoring market trends and financial performance.
- Conducted **economy-wide, sector-specific, and company-oriented research**, evaluating key growth drivers and industry dynamics.
- Built, managed, and optimized a **real-time stock portfolio**, outperforming the index by **~0.5%**.
- Working on case-based projects focused on **Private Equity**, applying financial concepts to real-world investment scenarios.

Subject Matter Expert (Accounting) | Bartleby Technologies Pvt. Ltd. | May 2020 – Sept 2022 | Bengaluru, India
- Promoted from **Associate to Senior SME** in **1.5 years** due to consistently exceeding KPI targets.

- Analysed the **Performance Matrix**, reducing the **question rejection rate to 30%**.
- Trained an **ML algorithm with 150+ hierarchies & 8,000+ questions** to build a taxonomy model, **routing customer queries with 80% accuracy**.

Financial Article Trainee | BRISKA & Associates Chartered Accountants | Feb 2015 – Feb 2018 | Bhopal, India
- Promoted to **Senior Article Trainee**, completing **30+ client projects** as a junior trainee.
- Conducted **inspections for a broker-client in commodity exchanges** (net worth ₹15M+), successfully reducing penalties related to **margin deficiencies, contract notes, brokerage calculations, and KYC compliance worth ₹3M+**.
- Assisted in **accounting processes, journal entries, bank reconciliations, and month-end closing**, while preparing and presenting **financial statements**.
- Managed **accounting & audits for 10+ clients annually**, ensuring **100% accurate financial reporting**.
- Provided **tax compliance & financial strategies** to **15+ clients**, reducing **late return filing penalties by 30%**.

CERTIFICATIONS
- **Chartered Accountancy Intermediate (CA-IPCC)** – The Institute of Chartered Accountants of India (ICAI).
- **Bloomberg Market Concepts & ESG Certification**.
- **Finance Accelerator Simulation** – AmplifyMe (in partnership with Morgan Stanley).
- **Financial Modelling & Virtual Pitch-book Training** – Financial Edge & City Investment Training.
- **Python & Power BI Certifications** – LinkedIn Learning.

TECHNICAL SKILLS
- **Financial Analysis & Reporting:** Budgeting, Forecasting, Ratio Analysis, Portfolio Management.
- **Data & Analytics Tools:** Power BI, Python, Advanced Excel (VLOOKUP, Pivot Tables, Macros).
- **Accounting Software:** ERP Accounting, Tax Management Software.
- **Financial Modeling & Valuation:** DCF Valuation, Three-Statement Modeling, Cost Analysis.

KEY PROJECTS & ACHIEVEMENTS
- **Budget Optimization & Cost Analysis** – Developed a **sensitivity analysis** model for investment portfolios.
- **Equity Research & Valuation** – Built a **three-statement financial model** and performed a **DCF valuation** from scratch.
- **VC Business Plan Development** – Designed financial projections for a UK-based **subscription meal plan startup**.
- **Options Trading Strategy** – Analysed NSE stock movements to develop **options trading strategies**.
- **Machine Learning for Financial Data** – Created an **AI-based taxonomy model**, optimizing query classification **with 80% accuracy**.
- **Cost Optimization at Paul UK Ltd** – Implemented **operational improvements**, reducing **food wastage by 20%** and **increasing revenue by 30%**.