**Yugansh Tripathi**



**Citizenship:** Indian

**Date of Birth:** 21 March, 1995

**Language Proficiency:** English & Hindi

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| **Objective** |

Looking for a challenging opportunity to gain valuable exposure in industry and explore my skill sets and knowledge, to effectively deliver assigned responsibilities and contribute to organizational growth along with personal development.

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| **Academic Profile** |

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| **Year(s)** | **Qualification - Degree/Diploma/ Certificate** | **Board/**  **University** | **College/Institute** | **Percentage** |
| 2016-2018 | P.G.D.M (Finance + Marketing) | AICTE | Institute of Management Development & Research, Pune. | 61.30% |
| 2013-2016 | Bachelors’ in Commerce | Lucknow University | Lucknow Christian Degree College, Lucknow. | 51.30% |
| 2012-2013 | XII | ISC | Modern School, Lucknow. | 81% |
| 2010-2011 | X | ICSE | Modern School, Lucknow. | 82% |

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| **wORK EXPERIENCE** |

* **Bajaj Finance**
  + **Duration** : May,2018–Mar,2019
  + **Designation** : Manager: Underwriting (Business Loans)
* **Work Profile**: Loans Underwriting. Determining the creditworthiness of Business, and taking decisions regarding sanctioning/rejecting loan applications.
* Underwriting loan applications.
* Credit Analysis/Financial Analysis
* Writing Credit Reports
* Providing Quantitative and Qualitative Content Reports to concerned departments.
* Primary & Secondary Research about Business Profile, Credit structure, repayment trends and utilization of funds.
* Customer Servicing: Assisting customer in use of various products and utilization of facilities.
* Assisting Collections team in recovery from defaulting customer.

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| **PROJECTSAND INTERNSHIPS UNDERTAKEN** |

* **Axis Bank, Lucknow**
  + **Duration:** 8 weeks (May -June, 2017)
  + **Work Profile:** Branch Operations- Trainee.
  + **Role & Responsibilities:**
* Handling Money Transfer/Settlement Process
* Accepting Cheque Deposits/ Withdrawal
* Cross Selling- 4-wheeler Auto insurance & Atal Pension Yojna (Investment)
* Customer Servicing
* Other Front Office Operations.
* Customer Satisfaction Research Survey

**Research Project:** “A Study: Financial Statement Analysis of Axis Bank for FY 2016/17 & Customer Satisfaction for Indiranagar Branch, Lucknow.”

* **“A Study on Impact of recognized Brand Ambassador of Sports brands on buying behavior of Customers.”, Pune. (Winter Research Project- IMDR, Pune)**

**KEY SKILLS**

* Content Creation, Development & Improvisation
* Quantitative Research & Qualitative Research
* Good communication & interpersonal skills
* Comfortable in working on MS Office. (Excel, PowerPoint, Word, Outlook)
* Financial/Credit Analysis
* Analytical skills
* Good Team player
* Compliant
* Emphatic

**ACADEMIC / EXTRA-CURRICULAR ACHIEVEMENTS**

* Content Writing
* Blogging (Sports/Spirituality/Entertainment)
* Represented Cricket teams at School/College, Club & District level Professional Cricket Competitions.
* Drama: Winner of various plays/drama competitions during School & College.
* Part of the survey team for a research project on “Impact of Demonetization on Rural sector with special reference to Pune.”
* Member of Sports Committee during PGDM at IMDR. (2016-18)
* Winner at various LAN Gaming Events at school/college level.

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| **WORK PORTFOLIO** |

* <https://mysportsscript.wordpress.com/>
* <https://thestoryreviews.wordpress.com/>
* [https://yugsays.wordpress.com](https://yugsays.wordpress.com/)s