

# Shivam Kumar Kashyap

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## PROFESSIONAL SUMMARY

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Product-focused finance professional with a strong analytical background and hands-on experience in **solar lending product design, credit risk assessment, and renewable energy market analysis**. Adept at translating government policies, project economics, and portfolio data into scalable NBFC lending solutions. Strong collaborator across Risk, Sales, and Operations teams.

## CORE SKILLS

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- **Solar Finance & Lending:** Solar Rooftop & Ground-mounted Financing, Loan Product Design, Credit Risk Assessment, NBFC Lending Lifecycle
- **Financial Analysis:** Project IRR, DSCR, Cash Flow Modeling, Risk-based Pricing, Portfolio Health Monitoring
- **Market & Policy:** Renewable Energy Market Analysis, PM-KUSUM & Rooftop Subsidy Evaluation, Competitor Benchmarking
- **Stakeholder Collaboration:** Risk, Sales, Operations Alignment, EPC & Manufacturer Evaluation
- **Tools:** Advanced Excel, SQL (Basic), Power BI / Tableau, Google Sheets

## RELEVANT PROJECTS

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### Solar Rooftop Loan Product Design – MSME Segment

- Designed a structured solar rooftop financing product (5L–2Cr) covering pricing, tenure, LTV, and eligibility
- Integrated subsidy benefits into loan structuring to improve EMI affordability and portfolio quality
- Aligned product design with NBFC risk norms and operational feasibility

### Solar Project Financial Viability & Risk Analysis

- Built simplified cash flow models for rooftop (100 kW) and ground-mounted (1 MW) solar projects
- Evaluated IRR, payback period, and DSCR to assess borrower repayment capacity
- Recommended financing structures based on project cash flow stability

### Credit Risk Framework for Solar Lending

- Developed a risk assessment framework combining borrower profile, project economics, and EPC execution quality
- Simulated stress scenarios to evaluate impact on delinquency and portfolio health

### Solar Policy & Market Analysis

- Analyzed PM-KUSUM and rooftop solar subsidy schemes to assess impact on loan demand
- Conducted competitor benchmarking across NBFCs and banks offering solar financing

## EDUCATION

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### B.Tech – Computer Science Engineering

Vellore Institute of Technology

## CERTIFICATIONS

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- NISM VA – Mutual Fund Distributor
- Product Management, Product Analytics, Product-Led Growth – Pendo.io
- Marketing Analytics – NPTEL

## EXTRACURRICULAR & LEADERSHIP

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- Actively engaged in self-driven learning across renewable energy finance, NBFC lending models, and product strategy
- Regularly analyze business models and financial products across BFSI and clean energy sectors
- Participated in product case study discussions and peer learning forums