**Mahesh Kumar**

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**OBJECTIVE**

Looking for an opportunity as Relationship Manager in your organization where my technical skills of investment management, risk modelling and knowledge of financial market are utilized to contribute to the success of the organisation.

**PROFILE SUMMARY**

* MBA Finance from Riga Business School, Latvia, Europe
* Asset Management training of two weeks with Citadele Bank in Latvia, Europe
* Prepared Financial Models for equity valuation, MBO and LBO, Private equity and Risk Management
* Done Credit Rating Analysis of publically traded companies using S&P and Moody’s Criteria
* Good knowledge on Global Financial Markets, Macroeconomic factors and Portfolio Optimization
* Sound knowledge on Derivatives products, Equity Market, Forex Market and Fixed Income securities

**EDUCATION**

**Riga Business School** Latvia**,** Europe

Grade: 8.1/10

http://www.rbs.lv/mba-finance

Master of Business Administration (MBA) 09/2012- 08/2014

* Concentration : Finance
* Relevant courses: Economics, Statistics, Entrepreneurial Finance, Risk Management, Corporate Finance and Investment Management

**Master Thesis (28’Jan 2015):** Impact of macroeconomic risk factor on SENSEX (Indian stock market) and its constituent stocks

In 2014 Indian stock market outperformed world’s international markets besides that economic condition was also improving so this research was done to analyse the impact of selected macroeconomic variables on Indian stock market. Multivariate Regression model was used to analyse combined impact of variables on equity index SENSEX.

**Market timing**: From investor point of view a financial model was build to forecast return of equity index. For building model In-sample explanatory regression model was used and for assessing the viability of the variables in predicting returns of the stock Out-of-Sample predictive regression model was used.

**Investment Management (May’2014-August’2014):**

* Valuation of Equity using DCF, DDM and relative valuation approach for assessing growth and value stocks
* Technical analysis including trends, support, resistance and price patterns for defining entry position for stocks
* Analysis of risk factors for equity using Value at Risk (VaR), 3 sigma jumps and financial ratios including Liquidity ratio, capital structure. Analysed Bonds risk factor measure using Convexity and duration
* Optimized portfolio return by using Harry Markowitz “mean variance efficient” portfolio framework
* Analysing impact of Global factors and macroeconomic risk factors on portfolio
* Measuring and analysing portfolio performance against the benchmark equity and bond index. Attribution and contribution effect of the selected assets to the total return of portfolio was also analysed

**Banking Research work (31’March 2014):** Present competitive performance and Future prospect of banking industry in Latvia

Latvian banks have dual banking system for residential and non-residential customers but according to IMF funds from non-resident deposit are not invested in Latvia. Approximately 50% goes to EEA MFI, 25% to foreign loans and 25% to foreign securities so this research was focused on the impact of non-residential deposit on an economy and the risks banks are exposed due to non-residential deposits.

**University of Jammu**  India

Bachelors of Science (63.58%) Jun’ 2006

**Higher Secondary Education (CBSE)** India

Non-Medical (66.8%) Jun’2003

**TRAINING**

**Citadele Bank Training, Asset Management**

* Intrinsic and relative valuation approach to scrutinise equity for investment purposes and using the selected assets in the mean variance framework to form a portfolio with efficient frontier
* Analysing price patterns, trends, support and resistance level for selected stocks for defining entry position
* Analysing the deviation on equity and portfolio due to change in macroeconomic variables such as inflation, interest rate, IIP, PMI, change in employment
* Analysing the performance of portfolio against the benchmark index, selection effect of assets in portfolio return and their contribution to the total investment

**COMPUTER PROFICIENCY**

* Working Experience of ERP, Accounting software tally 9
* Excellent Knowledge of MS office
* Advance Knowledge of Excel, VBA Macro
* Good knowledge on statistical software R and Gretl

**PERSONAL DETAIL**

D.O.B 11/01/1985

Address Shiva Nagar Kathua J&K

Languages English, Hindi and Punjabi