Harshit Airi

Credit Analyst

Male

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WORK EXPERIENCE

Credit Analyst-Large Corporate Group (LCG)
Care Ratings Limited

06/2019 - Present   *New Delhi, India*

CARE Ratings Limited is a reputed credit rating agency

Responsibilities

- Performing credit assessment of large corporates in portfolio. The procedure involves collecting data from client, analysing the information, presenting rating reports & rationales and interacting with the client throughout the procedure
- Credit assessment of an entity involves analysing various risks based on quantitative & qualitative information. Operational data such as production, customers, suppliers, marketing arrangements, etc. is analysed while annual reports of past years as well as projections are analysed to get a grasp of financial strength of a company
- Management due diligence regarding the performance and future prospects of the company is also done to carry out rating assignments. Discussions with bankers and auditors also an integral part of rating exercise
- Performance of companies/ industries in the portfolio is closely monitored and review reports based on quarterly performance and other updates are prepared

Management Intern
Pure Value Advisory Services

06/2018 - 07/2018   *New Delhi, India*

Pure Value Advisory Services is a valuation and financial advisory company based out of New Delhi

Responsibilities

- Developed Valuation Reports of companies which included working on industry assessment, company assessment and valuation using methods such as Discounted Cash Flow (DCF), Relative valuation.
- Developed Business Plans which included research on market analysis, industry analysis, present & future competition.

EDUCATION

MBA (Financial Management)
Department of Financial Studies, University of Delhi

07/2017 - 05/2019   *New Delhi*

Bachelor of Technology (Computer Science and Engineering)
Bipin Tripathi Kumaon Institute of Technology

08/2012 - 05/2016   *Uttarakhand*

AISSCE (Science)- CBSE
St. Theresa Sr. Secondary School, Kathgodam

04/2011 - 05/2012   *Uttarakhand*

SKILLS

Financial statements analysis   MS Office   Valuation

Financial Accounting   Industry analysis

Credit Assessment   Credit Research

PERSONAL PROJECTS

Capstone Project - by University of Michigan on Coursera

- Conducted an in-depth valuation of Microsoft which included the complete process of calculating Free-cash flows, RoE, RoD, RoA, un-levering & re-levering data of comparable and using different methods of valuation like Enterprise Value, Adjusted Present Value & Equity Valuation Method

Volatility Clustering And Leverage Effect of India's Wholesale Inflation Rate (MBA)

- The objective of the study was to examine the clustering volatility and leverage effect of India's Wholesale Inflation rate.
- The study was conducted over a period of fourteen years starting from April 2005 to January 2019. The data considered in this study were monthly wholesale price index returns (inflation rate) of India.
- It was confirmed that the presence of leverage effect is negligible. Further, after applying asymmetric GARCH models, it has been found that volatility of the previous periods of the WPI rate is not significant to influence the WPI rate.

CERTIFICATES

Introduction to Finance: Valuation and Investing by University of Michigan on Coursera

The certification consisted of four courses: • Principles of Valuation: Time Value of Money • Principles of Valuation: Risk and Return • Valuation: Alternative Methods • Valuing Companies

LANGUAGES

English
Full Professional Proficiency

Hindi
Full Professional Proficiency

INTERESTS

Audiobooks   Music   Guitar   Online Gaming

Cricket   Badminton   Football