

# Jyoti Kumari

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## PROFESSIONAL SUMMARY

Strategic professional focused on Financial Product Innovation within the Renewable Energy sector. Expertise in analyzing credit cycles, structuring lending products, and optimizing risk assessment frameworks. Adept at managing relationships across the partner ecosystem—from technical stakeholders to financial operations—to drive portfolio growth and sustainable market adoption.

## EDUCATION

### Vellore Institute of Technology

B.Tech in CSE (Specialization in Cloud Computing); CGPA: 8.54

Bhopal, India

Sept 2022 – June 2026

## SKILLS

**Renewable Finance:** Solar Lending (Rooftop & Ground), PM-KUSUM, Subsidy Analysis, Green Energy Trends

**Product & Risk:** Credit Cycle Analysis, Risk Assessment, Partner Ecosystem (EPC), Strategic Planning

**Data & Analytics:** SQL, Power BI (Dashboarding), Excel (Financial Modeling), Tableau, Quantitative Research

## EXPERIENCE

### Intern at Hyphen SCS

Noida, India

- Conducted Strategic Market Analysis on emerging trends to identify high-potential financing opportunities, delivering actionable insights.
- Analyzed consumer behaviors and collaborated with Sales and Risk stakeholders to recommend strategies that enhanced partner ecosystem engagement.
- Contributed to a motivational initiative 'Don't Give Up' by gathering and synthesizing data to support evidence-based team decision-making.

## SELECTED PROJECTS

### Macro-Economic Trend & Resource Allocation | Pandas, SQL

Aug 2024 – Sep 2025

- Managed a large-scale analysis of over 2 million records to track global trends, mirroring high-volume financial portfolio monitoring.
- Created 12+ strategic dashboards to visualize distribution disparities, simulating subsidy (e.g., PM-KUSUM) impact analysis.
- Presented data-backed findings in simulation forums, supporting evidence-based strategy formulation for resource distribution.

### Solar Market Penetration & Subsidy Tracker | Power BI, SQL

Aug 2024 – Sep 2025

- Built 12 scalable Power BI/SQL dashboards analyzing 1M+ regional records, highlighting solar adoption drivers and government subsidy impact.
- Visualized regional disparities with complex statistical analysis, creating executive summaries for Subsidy Distribution Models and resource allocation.
- Delivered data-backed findings to stakeholders, improving market entry strategies through trend evaluation and demand forecasting.

## ACHIEVEMENTS & ACTIVITIES

- ZS Associates Hackathon:** Secured 11th place nationally as part of a top-performing team.
- Smart India Hackathon '25:** Secured a spot in the second round of the Inter College Smart India Hackathon.