

ACADEMIC PROFILE			
PGDM Finance	7.2(CGPA)	Jagdish Sheth School of Management, Bengaluru	2025
Bachelor of Commerce (Professional)	54.20%	Smt G.N. Pandya Science & Commerce College, Surat	2022
Class XII	57.80%	Divine Child High School	2019
Class X	77.90 %	Divine Child High School	2017
AREAS OF STUDY			
Credit Appraisal, Treasury Operations, Liquidity Management, Branch Operations, Credit Analytics, Digital banking, Retail and Corporate Banking, MSME Financing, Foreign Exchange Management, Priority Sector Lending, Banking Law, Loans and Advances, Bankruptcy and resolution management			
ACADEMIC PROJECT(S)			
Finlatics: Equity research analysis of Hero Ltd.			
<ul style="list-style-type: none"> Conducted equity research analysis project, focusing on practical application of portfolio management and stock trading strategies. Developed expertise in constructing well-balanced portfolios, incorporating risk tolerance and investment goals. Utilized real-time market analysis to interpret market trends, stock performance, and economic indicators, informing buy/sell decisions. 			
Analysis of Stock Performance and Return Calculations			
<ul style="list-style-type: none"> Conducted a comprehensive analysis of daily stock performance for Anand Rathi, Varun Beverages, Tata Motors, TCS, and Infosys, including the computation of daily returns. Evaluated and compared the performance of these stocks to identify key trends and insights, supported by detailed comparison analysis and summary statistics. Demonstrated proficiency in data analysis, financial modeling, and the use of Excel functions and data visualization tools throughout the project. 			
RFP: How can Credit Rating agency build credibility in the market with Issuers, Investors and regulators			
<ul style="list-style-type: none"> Provide comprehensive overview of regulatory guidelines for Credit Rating Agencies – India vs Global Researched on detailed analysis of credibility and performance of Indian & Global Credit Rating Agencies through metrics such as Transition rates, Gini Coefficient and Cumulative Default Rates. Evaluate key point of difference in the rating process of Indian CRAs and to suggest some key initiative 			
Ratio Analysis			
<ul style="list-style-type: none"> Conducted a comprehensive ratio analysis of [number] leading cement companies to assess financial performance, profitability, and liquidity. Developed insightful recommendations based on key financial metrics, including liquidity ratios, profitability ratios, and efficiency ratios. Proficient in using financial modelling tools to analyse and interpret complex financial data. 			
CERTIFICATIONS			
Advanced Excel		Macquarie University – Coursera	2024
Digital Banking		Indian Institute of Banking & Finance	2024
Certified Credit Professional		Indian Institute of Banking & Finance	2024
MSME Financing		Indian Institute of Banking & Finance	2024
POSITIONS OF RESPONSIBILITY			
JAGSoM, Bengaluru	Member at Banking Committee		2023-2025
	<ul style="list-style-type: none"> Ensured smooth working of the committee and conducted various activities like regular blogs on LinkedIn and issuing of Bank Blast Magazine. 		
	Chief Finance Officer (Kanyathon)		
	<ul style="list-style-type: none"> Made budget for different departments; Reconciliation of the Financial Statements; Tracked all the expenditures of every department and monitoring that all expenses are as per the budget; Raised invoice for vendors and corporates 		
ACCOMPLISHMENTS			
Competitions and Activities	<ul style="list-style-type: none"> CMT Optuma Trading Challenge: Demonstrated superior technical analysis and strategic trading skills by achieving the top rank in a CMT trading challenge. Successfully managed a virtual portfolio of \$100,000, generating a return of 36.92% within the competition period and most profitable single trade. 		
	<ul style="list-style-type: none"> My article on “Insolvency Bankruptcy Code and its significance in NPA Management” was published in Bank Blast magazine and awarded as one of the best articles during my PGDM in JAGSOM. 		
	<ul style="list-style-type: none"> Participated in National Case Study Challenge held by IIM Ahmedabad. 		
SKILLS	Analytical Skills, Leadership Skills, Problem-Solving, Communication, Excel, Secretarial Audit		