

ACADEMIC PROFILE			
PGDM Finance	7.3 CGPA	Jagdish Sheth School of Management(JAGSoM), Bengaluru	2025
B.Com	78.33%	St. Xavier's College, Jaipur, Rajasthan	2022
12 th Class (CBSE- Commerce)	76.00%	Silver Oak School, Alwar, Rajasthan	2019
10 th Class (CBSE)	68.40 %	Silver Oak School, Alwar, Rajasthan	2017

AREAS OF STUDY

Credit Appraisal and supervision, Financial Analysis, Treasury operations including liquidity management, Forex treasury, Principles & Practices of Banking, MSME Financing, Digital Banking, Corporate and Retail Banking, Credit Professional, Treasury Professional, Financial Accounting & Financial Statement Analysis, Managerial Accounting, Financial System & Markets, Investment Banking – Mergers & Acquisition, Proficiency in Business Tools.

ACADEMIC PROJECT(S)

Research For Problem (RFP)- Infomerics Ratings

- Engaged in the RFP with Infomerics Ratings on "How can the Credit Rating Agencies (CRA's) build creditability in the market with issuers, investors and Regulators".
- Conducted a deep study of regulatory guidelines as well as the rating process of various Credit rating Agencies and studied the creditability check through Transition Matrix, Gini Coefficient and Cumulative Default.
- Recommended process improvements based on global best practices and created suggestions for regulatory enhancements to strengthen accountability and transparency.

Ratio Analysis

- Conducted a detailed financial analysis by examining key financial ratios, including profitability, turnover, solvency, and liquidity ratios, using historical data from various companies.
- Evaluated the financial performance and stability of the companies, identifying strengths and areas for improvement based on the calculated ratios.

Credit Management Arrangement (CMA)

- Engaged in credit analysis by completing CMA forms II & III, which involved populating these forms with data from the companies' financial statements (profit & loss account and balance sheet).
- Performed an in-depth assessment of the companies' financial health by analyzing key financial ratios, aiding in credit decision-making processes.

Design Thinking

- Participated in a design thinking project for the fashion brand "Style Union," focused on enhancing employee engagement, refining the website interface based on user feedback, and optimizing store layout.
- Contributed to the project by creating a blueprint for the store layout, communicating necessary changes to the store management, and providing suggestions to make the website more user-friendly.

CERTIFICATIONS

Analyzing Company Performance using Ratios	Coursera Project Network	2023
Financial Accounting: Advanced Topics	ILLINOIS – Coursera	2023
Managerial Accounting Fundamentals	University of Virginia – Coursera	2023
Derivatives – Options & Futures	Interactive Brokers – Coursera	2024
Advanced Excel	Macquaire University – Coursera	2024

POSITIONS OF RESPONSIBILITY

Committee Member – Banking Committee

2023 - 2025

JAGSoM, Bengaluru

- LinkedIn Blogpost: Created blog posts for the LinkedIn and Instagram pages of the banking committee by browsing
 financial news websites daily and extracting key updates from the Banking, Financial Services, and Insurance (BFSI)
 sector. This effort contributed to a significant increase in followers and enhanced the reach of the committee's social
 media presence.
- **Data and Content Handling**: Managed and organized news data for the Banking Committee Magazine "Bank Blast," ensuring accurate storage and easy retrieval of content. This role was crucial in maintaining the quality and reliability of the magazine's information.

ACCOMPLISHMENTS

Competitions and Activities

- Research Paper: Wrote a research paper in the National Symposium on the topic "Mapping of different approaches on sustainable development". In my paper, I shared important ideas and new discoveries that add to what we know.
- Social Immersion Program: Worked in a NGO i.e. "Bright Future Hyderabad" for 10 day as part of Social Immersion Program a practice course where I helped the unprivileged and underprivileged students of age 18-25 years to upgrade there skills by teaching them basic Microsoft Excel, Word, etc. and English speaking & soft skills through various activities such as group discussion and debate. And helped them to get a job by doing a placement visit in a mall and generated the leads.
- **Topper in Under Graduation**: Consistent dedication and relentless pursuit of knowledge gave me the path of academic excellence, making me the top achiever in my under-graduation studies.

SKILLS

Excel, MySQL