

ACADEMIC PROFILE			
PGDM – Finance	7.03 CGPA	Jagdish Sheth School of Management, Bengaluru	2025
B.com (Hons.)	90.00%	Arka Jain University, Jamshedpur, Jharkhand	2022
Class XII (CBSE)	58.80%	DBMS Kadma High School, Jamshedpur, Jharkhand	2019
Class X (NIOS)	56.16%	DBMS Career Academy, Jamshedpur, Jharkhand	2017
AREAS OF STUDY			
Comprehensive knowledge in Credit Analysis, Treasury Operations, and Banking Principles & Practices. Successfully completed courses such as Certified Credit Professional, Certified Treasury Professional, MSME Financing, Corporate & Retail Banking, Digital Banking, Advance Corporate Finance. Proficient in Financial accounting and Financial Statement Analysis, with the understanding of Portfolio Management, Investment Banking (Mergers & Acquisitions) and Financial Derivatives.			
ACADEMIC PROJECT(S)			
Asian Paints (Financial Modelling & Valuation)			
<ul style="list-style-type: none"> Prepared historical financial statements and conducted forecasting with ratio analysis. Developed a DCF model, calculated WACC, Beta, and performed Comparable Company Analysis. Conducted sensitivity analysis to assess the impact of financial assumptions on valuation. Applied DuPont analysis for profitability and calculated the Altman Z-Score for financial risk evaluation. 			
Digital Lending of MSME's			
<ul style="list-style-type: none"> Explored different fintech lending models tailored for MSMEs, including P2P lending, invoice financing, merchant cash advances, and line of credit. Assessed the impact of digital transformation on MSME lending practices in India, particularly the use of UPI and AI in credit assessment. Identified the challenges faced by MSMEs in securing loans and the opportunities presented by digital lending platforms. Reviewed and summarized the RBI guidelines for digital lending, ensuring understanding of the regulatory framework for MSME lending. 			
Co-lending by Banks with NBFCs for MSME Sector			
<ul style="list-style-type: none"> Evaluated how co-lending supports MSMEs, driving economic growth and boosting India's GDP and exports. Analyzed co-lending agreements with a focus on risk-sharing models, ensuring compliance with RBI regulations and balanced credit exposure. Researched the advantages for banks (market expansion), NBFCs (lower-cost funding), and consumers (faster, competitive credit access). Explored the use of digital platforms to streamline loan processing, regulatory compliance, and reduce turnaround time. 			
Jana Small Finance Bank (Sectoral Analysis)			
<ul style="list-style-type: none"> Analyzed key financial metrics, business growth strategies, and CSR initiatives, and asset quality improvements, along with its branch expansion and digital security measures. Studied the bank's key a focus on Retail Banking's contribution through MSME and microfinance loans. Evaluated key performance indicators such as capital adequacy ratio, loan book growth, and non-performing assets (NPAs) in comparison with other players in the sector. 			
Infomerics Valuation and Rating Pvt. Ltd. (RFP)			
<ul style="list-style-type: none"> Detail Study on Indian Credit rating agencies as well global Credit rating agencies. Analysis of 10 years transaction Matrix and Cumulative default ratings. Study on SEBI circular on credit rating agencies, SEC & ESMA guidelines. Examined strategies for enhancing credibility with issuers, investors, and regulators to strengthen market trust. Analyzed measures for maintaining high standards of corporate governance and transparency to protect the integrity of decision-making processes. 			
CERTIFICATIONS			
Financial Modelling & Valuation		The Valuation School	2024
Financial Accounting: Advanced Topics		Coursera	2024
Credit Risk Management		Coursera	2024
POSITIONS OF RESPONSIBILITY			
JAGSoM, Bengaluru	Deputy Coordinator – Banking Committee		2023 - 2025
	<ul style="list-style-type: none"> Social Media Handling: Handled the Official JAGSOM LinkedIn & Instagram account, Posted the daily Banking Financial Services and Insurance sector news, engagement through increasing the followers for the page and to increase the reach. 		
ACCOMPLISHMENTS			
Competitions and Activities	<ul style="list-style-type: none"> Awarded Runners-Up Prize at the TCS 10K Marathon in Jamshedpur, showcasing dedication, endurance, and a commitment to personal fitness and excellence. Social Immersion Program: Volunteer at Bright Future NGO- Taught underprivileged student's soft skills and technical skills, conducted community visits to raise awareness about the NGO, Gained insights into the operations and impact of social work. Participant, TATA Crucible Campus Quiz 2024 - Represented Jagdish Sheth School of Management in a prestigious business quiz organized by the Tata Group. Startup Innovation of DIY Anime themed kits - Developed and launched a unique startup offering customizable DIY anime-themed kits, successfully completed a pilot run with positive feedback and valuable insights. Advanced to the final round in a startup competition, preparing for market expansion and scaling operations. 		
SKILLS			
	<ul style="list-style-type: none"> MS Excel, Power BI 		