ADITHYA V PAI

ACADEMIC PROFILE

PGDM Finance	7.6 (GPA)	Jagdish Sheth School of Management, Bengaluru	2025
Bachelor of Commerce (Professional)	77.00%	Mangalore Academy of Professional Studies, Mangalore.	2022
Class XII (BSBA)	82.00%	Bangur Nagar Junior College, Dandeli, Karnataka	2019
Board X	94.80 %	Janata Vidyalaya, Dandeli, Karnataka.	2017

AREAS OF STUDY

Credit Appraisal and supervision, Financial Analysis, Treasury operations including liquidity management, Forex treasury, Principles & Practices of Banking, MSME Financing, Certified Credit Professional, Certified Treasury Professional, Financial Accounting & Financial Statement Analysis, Digital Banking, Proficiency In business Tools.

ACADEMIC PROJECT(S)

Design Thinking - Research on Style Union

- Applied strategy to revamp style union user interface, targeted a 20% sales increase in 6 months.
- Through user-centric ideation and iterative prototyping, created a seamless browsing experience to boost conversions and enhance customer satisfaction at style union.

Analysis of Stock Performance and Return Calculations

- 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.

Commercial Banking Virtual Experience - July 2024

- Completed a transaction overview to understand how the debt of a company will change post-transaction
- Prepared company and industry overviews
- Completed analyses in Excel to determine a covenant structure
- Prepared a 10-year financial model forecast

Treasury and Trade Solutions Job Simulation - August 2024

- Completed a job simulation where I developed a new credit card solution for business owners
- Developed a list of research questions to understand customer needs and used insights to develop a new product
- Tracked and analyzed results in Excel to inform strategic decisions
- Communicated product performance to senior leadership in a PowerPoint presentation

How can the Credit Rating Agency build credibility in the market with issuers, investors and regulators - INFOMERICS CRA

- Contributed to the development of comprehensive guidelines for Credit Rating Agencies (CRAs) to enhance market transparency and efficiency in collaboration with issuers, investors, and regulatory bodies.
- Ensured compliance with SEBI's online registration and regulatory standards for CRAs, facilitating streamlined business processes and adherence to capital adequacy requirements.
- Played a key role in maintaining the integrity of credit risk assessments, implementing governance norms, internal audits, and conflict-of-interest policies.
- Assisted in the standardization of rating methodologies and monitoring frameworks, ensuring continuous surveillance of rated entities to maintain market confidence and stability.

Advanced Excel	Macquarie University – Coursera	2024
Python	IICT	2023
SQL	MICE	2023
Commercial Banking Job simulation	Forage	2024

POSITIONS OF RESPONSIBILITY

JAGSoM, Bengaluru	**Associate - Corporate Partnership Officer Kanyathon**. - Developed and managed corporate partnerships, securing sales and converting footfalls for Kanyathon. **Team Co-Ordinator for Social Immersion Program.** - Coordinated and lead program activities, ensuring effective collaboration and community engagement. **Banking Career Track Mentoring Co-Ordinator.** - Guide and supported banking career mentees by managing corporate mentoring sessions, workshops, and industry connections.	**2023-2024** **2024**

ACCOMPLISHMENTS

Competitions and Activities	Authored an article titled "RBI Supervisory Effectiveness in Stress Management in Banks in India," which was published in "Bank Blast Magazine".

SKILLS	Microsoft Office, Microsoft Excel, Python, SQL