

| ACADEMIC PROFILE | | | |
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| MBA Finance | 6.95 CGPA | Jagdish Sheth School of Management, Bengaluru | 2025 |
| Bachelor of Commerce | 67.00% | St. Xaviers College, Thumba, Thiruvananthapuram, Kerala | 2023 |
| XII | 95.00% | St. Marys H.S.S, Pattom, Thiruvananthapuram, Kerala | 2020 |
| X | 94.00 % | St.Marys H.S.S, Pattom, Thiruvananthapuram, Kerala | 2018 |
| AREAS OF STUDY | | | |
| Principles & Practices of Banking, Corporate and Retail Banking, Digital Banking MSME Financing, Treasury Professional, Financial Accounting & Financial Statement Analysis, Fundamentals of derivatives. Proficiency in Business Tools. | | | |
| ACADEMIC PROJECT(S) | | | |
| Urban Piper company | | | |
| <ul style="list-style-type: none"> Employee Experience Mapping- Analysed employee touchpoints, identifying key moments shaping their experience across their lifecycle. Data-Driven Insights- Analysed employee data to provide insights that enhance engagement and retention. Cross-Functional Collaboration- Collaborated with HR, operations, and tech teams to integrate employee experience initiatives. Process Optimization- Recommended improvements in employee touchpoints, enhancing workflows and satisfaction. | | | |
| Design Thinking | | | |
| <ul style="list-style-type: none"> Designed Employee Experience Framework to map key touchpoints for engagement improvement. Collaborated with HR and IT teams to align touchpoints with organizational goals. Led data collection and analysis to assess employee sentiment and satisfaction. Provided strategic recommendations that enhanced onboarding and retention efforts. | | | |
| Enhancing Accountability and Transparency in Credit Rating Agencies :A Comparative Regulatory Analysis | | | |
| <ul style="list-style-type: none"> Researched and analyzed global regulatory frameworks (SEBI, SEC, ESMA) to enhance the accountability and transparency of Credit Rating Agencies (CRAs). Developed recommendations for CRAs to implement internal checks, conflict-of-interest policies, and audit trails to ensure unbiased and credible ratings. Explored the integration of AI and Blockchain technology in rating methodologies to improve prediction accuracy, transparency, and prevent rating manipulation. Conducted comparative analysis of rule-based vs principle-based regulatory guidelines, highlighting best practices for global and Indian CRAs | | | |
| Comprehensive Financial Analysis and Ratio Assessment | | | |
| <ul style="list-style-type: none"> Conducted detailed financial analysis using multiple key ratios, including profit margins, leverage, and efficiency metrics. Created comprehensive reports on year-over-year income statements and balance sheet trends using Excel. Utilized advanced Excel functions to calculate ratios like return on equity, asset turnover, and dividend payout. Analysed financial performance through DuPont analysis, improving insights into company profitability and risk. | | | |
| CERTIFICATIONS | | | |
| Derivatives Coursera (Beginner) | | | 2023 |
| Advanced Digital Transformation (IIMA) | | | 2023 |
| POSITIONS OF RESPONSIBILITY | | | |
| JAGSoM, Bengaluru | Committee Member – Banking Committee | | |
| | <ul style="list-style-type: none"> As the whiteboard updater in the college's banking committee, I regularly updated information on banking rates, lending rates, and banking-related news, ensuring all members stay informed about the latest financial developments. | | |
| | Volunteer- FNF Debate Competition | | |
| | <ul style="list-style-type: none"> As a volunteer in the FNF Debate competition, I managed registrations, coordinated teams, assisted with timekeeping, supported judges with scoring, and ensured smooth communication, contributing to the event's overall efficiency. | | |
| ACCOMPLISHMENTS | | | |
| Competitions and Achievements | <ul style="list-style-type: none"> Headed the HR department for Kanyathon, a charity event aimed at saving girl children, overseeing volunteer recruitment, training, and coordination. Successfully managed HR operations to ensure efficient execution and volunteer engagement throughout the event. Volunteered in organizing the FNF (For Not For) debate competition at Vijaybhoomi University, assisting in event logistics and coordination. Played a key role in ensuring smooth operations and participant management throughout the competition. Social Immersion Program as a Volunteer Mentor at BRIGHT FUTURE NGO, I guided students on career planning, resume building, and technical skills. I conducted a community survey that gathered interest from over 25 candidates and interviewed participants to assess the program's impact and gather feedback. | | |
| SKILLS | Microsoft Excel & Advance Excel. | | |