PALAK AGARWAL

ACADEMIC PROFILE

PGDM - Finance	6.76 CGPA	Jagdish Sheth School of Management, Bengaluru	2025
BBA	71.3 %	Sri Sri University, Cuttack	2022
Class XII (CBSE)	83.0%	SKS Public School, West Bengal	2019
Class X (CBSE)	72.2 %	DAV Public School West Bengal	2017

AREAS OF STUDY

- Financial Analytics Fundamentals, Fintech: Overview, payments & regulation, Product Management for Fintech, Blockchain for Finance, Sales & Distribution of Financial Products, Financial Accounting and Financial Statement Analysis.

INTERNSHIP(S)   2 Months

Recon Global	Sales and Marketing Intern	January 2021 - March 2021

- Specialized in sales and customer insights by identifying potential customers and analyzing their needs and buying habits.
- Prepared 20-25 sales presentations and created up to 100 sales proposals.
- Successfully contributed to the conversion of 30 percent of leads. Demonstrated expertise in market research, sales strategy, and customer engagement. Proven ability to drive sales growth and improve customer acquisition.

ACADEMIC PROJECT(S)

Design Thinking (Max Store)

- Conducted a design thinking project for Max Store, identifying customer pain points and challenges through comprehensive analysis.
- Collaborated with team members to brainstorm and develop innovative solutions for enhancing the store's feedback mechanisms.
- Implemented user-centric strategies to improve customer satisfaction and engagement. Presented findings and actionable recommendations to stakeholders, demonstrating strong problem-solving and analytical skills.

Managerial Accounting (Paper Boat)

- Conducted a detailed market survey on Hector Beverages' Paper Boat product, focusing on revenue analysis, value chain, and cost classification. Utilized primary and secondary data to identify market trends and consumer preferences. Delivered insights to faculty, demonstrating proficiency in financial data analysis, market research, and data-driven decision-making.

Financial Accounting and Financial Statement Analysis (BMW & Volkswagen)

- Analyzed and compared financial statements of BMW and Volkswagen, calculating key financial ratios such as ROCE. Identified trends and insights to support strategic financial decision-making. Demonstrated expertise in financial data analysis, ratio analysis, and comparative financial performance assessment.

Lean Canvas for a Smart Calculator

- **Problem-Solution Fit:** The Lean Canvas project identified key pain points for users in traditional calculators, such as lack of advanced features like recording transactions, poor user interface, and limited connectivity.

- The proposed smart calculator addresses these issues by incorporating advanced functionalities, an intuitive interface for recording transactions through the calculator, and seamless integration with cloud services for data storage and retrieval, and Bluetooth for Connectivity.

CERTIFICATIONS

Python	Edlightened	2024
Financial Modeling	Edlightened	2024
Investment Strategies and Portfolio Analysis	Rice University (Coursera)	2024
Finance of Mergers and Acquisitions: Designing an M&A Deal	University of Illinois at Urbana-Champaign(Coursera)	2024

POSITIONS OF RESPONSIBILITY

JAGSoM, Bengaluru	**Newsletter Editor of Fintech Committee**	**2023 - 2025**
	• Conducted in-depth research on emerging fintech trends, and effectively communicated complex financial concepts through clear and concise writing, enhancing readers' understanding of the fintech industry.	

ACCOMPLISHMENTS

Competitions and Activities	• Sadhana Forest Social Immersion Program, Pondicherry, (10 days). Participated in a 10-day volunteering program focusing on reforestation activities. Sustainability, zero waste management, cleaning, teamwork, and community living. • Rotaract Club Member.

SKILLS	• Analytical skills, financial modeling, Excel, MS PowerPoint, leadership, problem-solving, and Python.