DIVYANSHU KUMAR

Noida, India • divyanshu@nova-cosmos.com • [LinkedIn](#) • [Portfolio](#)

SUMMARY

Second-year BBA Finance & Analytics student with hands-on experience in management consulting (₹45L+ cost savings identified) and running a family loan consultancy (₹600+ crore deal flow). Combines econometric research capabilities with real business operations experience. Seeking Product/Business Analyst internship for Summer 2026.

EDUCATION

Christ University, Delhi NCR — BBA Finance & Marketing Analytics   Jul 2024 – May 2027

Certifications: Strategy & Game Theory (IIM Ahmedabad) • Bloomberg Market Concepts • Google Data Analytics • Advanced Excel (IIT Kanpur)

EXPERIENCE

Management Consulting Intern | *S.K. Chadha & Associates (Boutique Consulting)* May – Jun 2025

- boAt: Built automated review tracking system for boAt & competitors across Amazon/Flipkart; conducted 20+ mystery audits (GT & MT stores); delivered competitive intelligence report
- AMS Healthcare: Redesigned CPAP/BIPAP pricing strategy achieving 35% faster quote turnaround and 12% projected margin increase
- Built competitive analysis framework (Excel, Power BI) tracking 8 competitors; identified $50K+ annual margin leakage; delivered GTM strategy with tiered bundles

Business Operations & AI Transformation | *Family Loan Consultancy*   2023 – Present

- Drive operations for 25-year-old MSME consultancy; processed ₹600+ crore cumulative deal value across 7 banking partners with 65-75% approval rate vs 35-40% industry benchmark
- Building agentic AI workflows for document verification, ITR/GST parsing, and bank eligibility matching—targeting 40% reduction in processing time
- Designed integrated tracking system (pipeline dashboard, bank database, scorecards) across 12-person team; identified ₹15L+ revenue leakage

Project Intern | *E&ICT Academy, IIT Kanpur*   May – Jul 2025

- Built HR Analytics Dashboard (Excel, Power BI) for 200+ employee org; reduced reporting 4 hrs → 15 min weekly; identified 23% attrition spike

PROJECTS

Cosmos — Founder & Developer | *React, Firebase, Real-time Sync*

- Building peer learning platform with 30 active beta pods; developed web app with real-time sync, authentication, and streak tracking

Sunk Cost Fallacy Detection in SEC Filings | *Python, Claude AI, SEC EDGAR, NLP*

- Developing AI system to detect cognitive biases in MD&A disclosures; validated against $6.5B+ in write-offs (NVIDIA, Alphabet FY2022-25)
- Built three-stage pipeline (Llama 3.1 → Claude AI → human verification); targeting publication at Journal of Finance / RFS

FinSight — Founder & Developer | *Python, FastAPI, JWT Auth, SQL*

- Building AI-powered market anomaly detection platform with multi-timeframe algorithms and full-stack web application

ACHIEVEMENTS & LEADERSHIP

- SRCC Consulting Quiz — Top 1% (1,368+ participants) • IIM Udaipur Business Quiz Finalist • UN Millennium Fellowship — Top 4% globally
- IIT Delhi MoU Representative — Led institutional partnership between IIT Delhi eDC × Christ University
- Finance & AI Cell Office Bearer (youngest university-wide) • Research: Paper accepted at IndustriAI (IIT Madras); Presented at DigitBase 2024

SKILLS

Technical: Python (pandas, statsmodels, scikit-learn) • SQL • Excel (Advanced) • Power BI • Tableau • NLP • Web Scraping

Business: Financial Modeling • Market Sizing • Competitive Analysis • Stakeholder Management • GTM Strategy