

Finance and Analytics Enthusiast Contributing to Informed Business Decisions and Performance. Eager to learn with a strong passion for both technology and finance.

Educational Qualification	Institute	Board / University	% / CGPA
MBA (Finance)	SBM, Narsee Monjee Institute of Management, Mumbai	NMIMS	3.08/4
BBA (Finance & Economics)	Pandit Deendayal Petroleum University, Gandhinagar	PDPU	8.65/10
XII	Army School, Ahmedabad	CBSE	89.60%
X	Army School, Ahmedabad	CBSE	8.8/10

Publications	<ul style="list-style-type: none"> Presented paper “Impact of Artificial Intelligence on Economy and Trading”, London. 2018 Presented research paper taxation policies- flat tax vs Progressive tax at CIU, Paris. 2018
Achievements	<ul style="list-style-type: none"> Secured First rank in commerce stream in class XII. 2015

EXPERIENCE

Impaired Loan Accounting Group ICICI Bank April'22-Present	<ul style="list-style-type: none"> Conducted US-GAAP for 15 distressed loan accounts with balances ranging from \$5M to \$20M, assessing recovery potential and recommending provisioning levels aligned to risk exposure. Realized 10% higher recoveries for FY23 by downgrading risk on overstated quality assets through in-depth reviews of the latest operating performance data and financial health trends across the portfolio. Pioneered large-scale automation for provisions calculations and risk reporting through an R script, enhancing team productivity by 20% while delivering daily portfolio monitoring to management with 95% uptime. Crafted clear, compelling analyses on sector-wise performance distilling industry indicators, economic factors, portfolio exposures and emerging vulnerabilities to arm executives including the CFO for strategic decision-making.
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INTERNSHIPS

Innate Alliance Financial Analyst July'21-Sept'21	<ul style="list-style-type: none"> Performed in-depth financial statement analysis for 5 companies, assessing KPIs, operating metrics, and financial health to develop client equity stories. Prepared operating models evaluating the market size, share, growth opportunities and competitive landscape across target industries to underpin valuation assumptions. Created investor presentations and financial models to support pitch decks for a \$30M biotech client, enabling the client to articulate an equity story and valuation case to potential investors.
Prequate Advisory Investment banking Apr '21 – June'21	<ul style="list-style-type: none"> Developed strong financial modelling skills and the ability to synthesize data-driven insights into compelling materials for client pitches. Summarized complex financial models into digestible executive summaries, distilling key assumptions and value drivers for clients. Assisted with the due diligence process for commercial real estate M&A deals by conducting market research, competitive benchmarking, operating model analysis, and valuation support.
Vardhan Consulting Project Finance Aug 2019 – Sept 2019	<ul style="list-style-type: none"> Built a dynamic integrated financial model projecting operating cashflows, debt schedules, and equity returns for a \$150M infrastructure project to provide data-driven viability assessment. Enabled insights into the optimal capital structure and identified funding gaps by simulating project performance across multiple debt-to-equity scenarios and conducting scenario analysis.

POSITIONS OF RESPONSIBILITY

Junior Member, Prabodhan	<ul style="list-style-type: none"> Liaising with the student community to promote overall well-being, NMIMS Mumbai. Planning and organizing events that embolden physical, mental & emotional wellness. 	2020
Junior Member, Ecolibria	<ul style="list-style-type: none"> Conducting event for Economics and Strategic cell, NMIMS Mumbai. Analysing different sectors of the Indian economy and studying current industry trends. 	2020
Sponsorship member, FLARE	<ul style="list-style-type: none"> Facilitated the organization of the Annual Socio-cultural fest, PDPU. Headed sponsorship efforts for the annual college festival, raising over Rs. 50K to successfully fund events. 	2018

EXTRACURRICULAR ACTIVITIES

Skills	<ul style="list-style-type: none"> Financial Analysis, Financial Modeling, Corporate Finance. R-Studio, Valuation, Microsoft Excel, Microsoft PowerPoint, Power-BI. Headed sponsorship efforts for the annual college festival, raising over \$5K to fund events.
Technical	<ul style="list-style-type: none"> Participated in a workshop on Equity Research and Financial modelling by Atticus. Completed Investment Risk Management certification by Coursera. Completed Behavioural finance by Duke University course by Coursera. Completed Corporate Finance Essentials by IESE on Coursera. Completed course Portfolio optimization, Markowitz model on Coursera.
Interests / Hobbies	<ul style="list-style-type: none"> Travelling, Polaroid Photography, Working-out, Gaming, Painting