

Ayush

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Career Objectives

Aspiring finance professional with analytical skills and a passion for problem solving, continuous learning, and strategic impact.

Education

- Bachelor of Business Administration in International Business | Amity University, Noida**Sept 2022 – May 2025
 - CGPA: 8.4/10
- Class XII | Salwan Public School, Gurugram**April 2022
 - Grade: 81%

Experience

- Bharti Airtel** *Finance Intern*June 2025 – July 2025
 - Conducted a detailed financial benchmarking of Airtel vs AT&T, Verizon, Telstra, and Tata using revenue, CAPEX, and net income (currency-adjusted), identifying Airtel’s superior capital efficiency and market positioning.
 - Performed OPEX analysis across six major cost heads, revealing Airtel’s 10–15% leaner marketing and employee cost ratios vs peers, and uncovering SG&A inefficiencies in global competitors.
 - Led a strategic assessment of Airtel Business vs Tata Communications, Sify, Vi Business, and other B2B players using the Frost & Sullivan framework; delivered a consolidated insights deck highlighting Airtel’s strengths in customer responsiveness and global integration, while recommending improvements in bundling and cloud solutions.
- The Gurgaon Central Co-operative Bank** *Finance Intern*May 2024 – July 2024
 - Assessed agricultural loan disbursements for compliance with Priority Sector Lending (PSL) norms and analyzed repayment patterns to enhance credit risk models for rural borrowers.
 - Led 5+ financial literacy drives, educating farmers on government-backed loan schemes, Kisan Credit Cards (KCC), and microfinance opportunities.

Research Projects

- FinTech and Digital Transformation of Indian Finance Industry**June 2024 - July 2024
 - Studied the evolution of India’s financial ecosystem from regulatory dominance to a digital-first, market-driven model; assessed the role of UPI and mobile wallets in accelerating financial inclusion and transaction volume growth.
- AI & ML in Aviation Operations**June 2023 - July 2023
 - Analyzed 20+ research papers to assess AI-driven improvements, estimating a 20–30% reduction in delays and 15% increase in predictive maintenance accuracy across aviation systems.

Positions of Responsibility

- Club Secretary- 930 Club Amity University**
 - Part of a student-run finance club evaluating real-world financial events, conducting stock-simulations, performing active discussions on market trends.
 - Managed a 20+ member research team, overseeing financial analysis, fact-checking, and preparation of mock budgets.
- Organizing Committee:** Stock Simulation Event in International Business Horizon 2025

Skills & Certifications

Skills: MS Office, Google Suite, SAP, Tableau | Financial Analysis, Forecasting, Budgeting, Economic Analysis | Critical Thinking & Strategic Planning, Operational Management, Corporate Communication

Certifications: SAP S/4HANA (Udemy), Digital Marketing (Google/Coursera)