



PGDM – Finance & Marketing Credit Appraisal Excel			
ACADEMICS			
Degree	Institute	Percentage	Year
PGDM - Finance	Jaipuria Institute of Management, Lucknow	69.68%	2026
B.Com	Ram Manohar Lohia Awadh University, Faizabad	71.25%	2024
Class XII	Guru Kripa Divine Grace Public School, Bahraich	87.2%	2021
Class X	St. Norbert's School, Bahraich	67.66%	2019
SUMMER INTERNSHIP			
Chola Mandalam Investment and Finance Co. Ltd.		Finance Intern	May'25-June'25
Vehicle Finance Intern			
<ul style="list-style-type: none"> Supported vehicle loan operations by managing end-to-end processing, including eligibility assessment, documentation, and coordination with credit and field teams. Prepared and analyzed financial documents for credit appraisal, contributing to risk assessment and decision-making. Conducted 30+ tele-verifications and developed a training module that reduced loan rejection and cancellation rates by over 65% decreasing errors from 6 out of 10 files to just 2 out of 10, thereby enhancing conversion and operational efficiency. 			
LIVE PROJECTS			
Freecharge Technologies Pvt. Ltd.			Feb'25
Field Immersion Program (FIP)			
<ul style="list-style-type: none"> Promoted digital financial solutions among rural merchants, supporting financial inclusion and data onboarding processes. 			
Social Rural Immersion Program Covering Sustainable Development Goals (SDG-12)			
<ul style="list-style-type: none"> Conducted a rural survey in Para Khandauli, Barabanki to assess village infrastructure, public services, and socio-economic conditions as part of the Social Rural Internship program. 			
Financial Analysis on PC Jewelers			
<ul style="list-style-type: none"> Conducted ratio and DuPont analysis to evaluate return on equity, identify inefficiencies, and assess financial health and profitability drivers. Interpreted performance trends and provided actionable insights into the company's capital structure and operating efficiency. 			
POSITION OF RESPONSIBILITY			
Placement and Corporate Relations Committee	<ul style="list-style-type: none"> Actively contributed to campus recruitment drives, training and development, and provided digital assistance to the team, ensuring seamless coordination. Spearheaded coordination of IDP (Individual Development Plan) Programs for 250+ students, enhancing campus placement readiness. 		2024-26
CERTIFICATIONS			
Institute	MS Excel and Tally		2022
ACTIVITIES AND ACHIEVEMENTS			
Event Management	<ul style="list-style-type: none"> Planned and organized various events at OJAS 		2024
Singing	<ul style="list-style-type: none"> Awarded 1st Prize in Group Singing Competition 		2021
Leadership	<ul style="list-style-type: none"> Served as Games Captain, leading and organizing school sports events 		2020
SKILLS			
Microsoft Excel			Intermediate
Power BI			Beginner
Canva			Intermediate
INTERESTS			
Singing			
Badminton			