

EDUCATION

2023-2024	City University of London Bayes Business School (Merit) MSc FinTech (Financial Technology and Systems) Core modules: Financial Markets and Financial Intermediation, Risk Management, Big Data in Finance, Cyber Security, Resilience and Fraud, AI in Finance, Digital Innovation and Fintech Start-up, Foundations of Fintech, Regulatory Compliance, Ethics and Social Values, Finance and Accounting. Dissertation: Credit scoring – New models and methods of credit scoring.	London, UK
2018-2021	Cardiff University Merit BSc International Business Management Core Modules: Advanced Accounting, Economics, Strategic Management, Marketing and Strategy, International Business, International Management, Buyer Behavior, Entrepreneurship and Business Startup, Advertising and Marketing Communications Management.	Cardiff, UK

WORK EXPERIENCE

Earth ID	About: Earth ID is an award-winning decentralized identity and verifiable credentials platform. Finance and Technology Analyst Intern (Nov 2023 – June 2024) <ul style="list-style-type: none"> Conducted market research, sizing the industry market, Total Addressable Market (TAM), and Serviceable Obtainable Market (SOM), driving strategic decisions that led to a 15% market growth. Spearheaded the development and execution of a Go-to-Market strategy for a new product launch, targeting key financial markets and acquiring 10 new clients. Analysed two competing product offerings, uncovering market opportunities and identifying threats, resulting in a 20% competitive advantage. Revamped the pitch deck for investor presentations, significantly enhancing its appeal to financial stakeholders for a \$500,000 funding round. Led technical projects, successfully testing and debugging biometric code, ensuring compliance with industry standards. 	London, UK
Papa John's Inc	Assistant Manager (Feb 2023 – May 2024) (Part – Time) <ul style="list-style-type: none"> Managed store operations, finances, and a team of 10, achieving a 15% reduction in labour costs while increasing monthly turnover to ₹50,000 and boosting profitability by 10% through strategic resource management and upselling. 	London, UK
MV Enterprises	Financial Management Trainee (Jan 2022 – Jan 2023) <ul style="list-style-type: none"> Managed ₹ 350 million in annual turnover by optimizing financial operations, market research and pricing strategies, ensuring consistent profitability. Negotiated deals and maintained strong relationships with 25 suppliers and 50 clients daily, while leading a team of 20 to drive sales performance. Provided strategic insights to enhance profit margins and streamline the supply chain, contributing to sustained business growth. 	Jammu, India
HDFC Bank	Research Intern (Oct 2021 – Jan 2022) <ul style="list-style-type: none"> Conducted comprehensive research and wrote detailed reports on Mergers and Acquisitions and digital innovations initiated by bank in past 5 years. Led competitive analysis in digital banking through market research and interaction with customers opening bank accounts in new branch of bank. Analysed financial and operational spending of bank and initiated reforms in advertising and suggested cost reduction in quarterly and yearly charges. 	Jammu, India
Cardiff University	Student Ambassador (Sep 2019 – June 2021) (Part – Time) <ul style="list-style-type: none"> Led the successful planning and execution of university events, including open days, career fairs, and networking events, engaging over 150 students and staff. Acted as a key university representative by delivering campus tours, presentations, and Q&A sessions to prospective students and their families. 	Cardiff, UK

ACHIEVEMENTS

2024	Barclays PLC <ul style="list-style-type: none"> Selected as one of the top 20 students from my university to participate in an exclusive 3-day student learning program, demonstrating academic excellence and a commitment to continuous learning. 	London, UK
2021	Business Plan for Sustainability <ul style="list-style-type: none"> Conceived, developed, and published a comprehensive sustainable business plan for my venture, "Sustainable Eats Food," in Cardiff University's Annual Newsletter. 	Cardiff, UK

ADDITIONAL SKILLS**IT SKILLS**

Microsoft Office, Power BI, VBA, Python, Bloomberg Terminal, SQL, Big Data in Finance.

CERIFICATIONS

- Bloomberg Market Concepts – Bloomberg
- Corporate Finance Foundations – Corporate Finance Institute (CFI)
- Introduction to Business Analytics – University of Illinois, USA
- Strategic Management – Copenhagen Business School, Denmark
- Digital Marketing – University of Illinois, USA