

EDUCATION

Indian School of Business | PGP YL | Intended Major: Finance & Strategy and Leadership Jun '25 - Present

- GMAT: 695 (GMAT Classic: 750 | top 2%); CAT: 99.46%ile (99.62%ile in Quants); received calls from IIML, IIMK, XLRI
- **Treasury Coordinator, Finance and Governance Council**: Directing INR 10L budget across all 21 ISB Councils and Clubs
- Mentored 25+ cohort members through 6 peer-to-peer tutoring sessions for finance courses leveraging my CA knowledge

Chartered Accountant | ICAI

Jun '17 - Nov '22

- CA Final: Qualified with **exemptions** in 2 subjects among 100,000+ candidates with a specialization in International Taxation
- CA Inter: Ranked **AIR 10** in Accounting and **AIR 15** in Financial Management among 54,000+ with exemptions in 4 subjects
- Common Proficiency Test (CA CPT): Passed with **Distinction** (Scored >70% of total marks)

CFA | CFA Institute, USA

May '25 - Present

- Cleared CFA Level 1 (May 2025) securing highest possible grade (**>70%+ score**) in all 10 subjects; **Level 2 candidate** (2026)

Narsee Monjee College of Commerce and Economics | B.Com. | CGPA: 8.27 (Top 10%ile)

Jun '17 - Oct '20

- Attained a **10/10 CGPA** with 'Outstanding' grade in all 6 subjects including Fin Accounting and Economics in last semester
- **Editorial Board**: Boosted monthly newsletter readership by 25% YoY to 350+ students by curating **behavioral finance** content

Children's Academy | XII - 90.46% | X - 94.20%

Mar '15 - Mar '17

- Accredited in the **99.75%ile** among 1,600,000 Class XII candidates with **90+** in **4/6 subjects** including **98** in Accountancy
- Awarded Times of India **Merit Scholarship** of **INR 25,000** for scoring 90% in Class XII and 94% in X among **city toppers**
- Placed on Merit List (**99.25%ile**, **75,000+ participants**) twice in the **Dr. Homi Bhabha Bal Vaidnyanik Science Competition**

PROFESSIONAL EXPERIENCE

Citibank | Analyst

Mar '23 - May '24

Partnered with executive team of Fortune 500 co. on US Personal Banking FP&A covering credit cards, mortgages & retail banking

Key Achievements

- **Only analyst** (1/30+) to be awarded **Citi Gratitude Award** twice within one year based on exceptional performance and impact
- Increased reporting efficiency by 13% by **co-designing** a **financial transformation** platform to automate workstreams
- Received a letter of appreciation from **Director**, US Personal Banking for excelling in automating processes during Q3 2023

Key Initiatives and Engagements

- Executed **USD 21bn Operating Plan** by analyzing P&L and balance sheet forecasts using **variance and key metrics analysis**
- Prepared **10+ decks**, distilling complex data into actionable insights for **US Personal Banking CFO** to guide **business strategy**
- Managed **150+** cross-functional budget transfers; on-time re-alignments drove **USD 300mn+ P&L** movement affecting **600+ FTE**
- Part of team driving **4–5% (USD 15bn) reduction** in **loan book** to reduce risk-weighted assets and optimize capital utilization
 - Conducted time-series analysis over **10 years** on deposits, Interest Income, and spread % as a part of **targeted loan strategy**
- Prepared **Q&A briefs** for 4 earning calls by partnering with **US Investor Relations** to anticipate and address analyst queries

Business Transformation

- Generated ~310 hrs annual savings (vs 200 hrs target) by automating recurring processes across Operating Plan forecasting
- Automated variance calculations (~150 hrs) via Excel VBA and KNIME workflows, streamlined key metric reporting (~110 hrs)
- Developed **Excel Add-in** "SmartBar" to standardize formatting (~50hrs); held **training workshops** for 200+ department members

SKP & Co LLP | Assistant

Dec '22 - Jan '23

Advised clients in Infrastructure, Media, FMCG, Specialty Chemicals on transfer pricing in Indian and International markets

- Drove **tax savings** worth **INR 370mn** for an expressway developer by **countering profit shifting claims** to tax-exempt entity
- Mitigated **regulatory sanction risk** for **10+ international clients** by advising on aligning legal and economic presence

Sureka Associates | CA Article Trainee

Feb '19 - Feb '22

- Priced **USD 460mn+ in related party loans** via benchmarking and credit risk analyses, ensuring **arm's length valuation**
- Mitigated a potential **INR 10 Mn+ tax penalty** involving **unreported related party transactions** for a consumer goods client
- Conducted **benchmarking analysis** of **comparables** for **15+** clients, evaluating functions, assets, risks and operational margins
- Authored 3 tax alerts and contributed to a chapter in the **Transfer Pricing Compendium** enhancing firm's thought leadership

EXTRA-CURRICULAR ACTIVITIES

Case Competitions

- **National Winner (1/690+)** Sankhya, IIT Tirupati: Modelled restaurant sales on 20+ factors; devised pricing, promo, ops changes
- **National Finalist (10/900+)** 'In That Case', KMC, DU: Evaluated 7 asset KPIs to value a **commercial real estate portfolio**

Leadership and Social Impact

- **Treasurer, The Computer Society, Narsee Monjee College of Commerce and Economics**
 - Spearheaded team of 20+ in Finance wing; raised **INR 50K+ from 8 sponsors** optimizing budget spends by 12% YoY
 - Achieved **40% YoY increase in footfall**, led end to end execution for **stock market simulations** and **fintech pitch** contest
- Organized 3+ basic essentials drive for **Rotaract Club** of N.M. College impacting 100+ low-income community members
- Mentored 200+ CA aspirants on academics and study strategies, by collaborating with 20+ mentors through an NGO

Personal Achievements

- **Esports - Continental Finalist**: Secured **top 8 finish in APAC** region leading a 10-player team in World of Tanks (Nov 2023)
- Published 12 blogs on currencies, ETFs, commodity and capital **markets**, business case studies for 2,200+ LinkedIn followers