

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