

**Actively seeking Summer Internship / New Grad Full Time position as Financial Analyst / Business Analyst/ Data Analyst**

**Education:**

Masters in Applied Economics & Finance	Sept'16 - Present
University of California, Santa Cruz	
Bachelor of Commerce	July '12 – June'15
Jesus and Mary College, University of Delhi	[GPA 3.92/4]

**Major Projects:**

- **Research and Project Submission on Consumer's Buying Behavior with Focus on Market Segmentation** Jan'15-May'15  
 Research and Report submission includes segmentation of the Target market. Survey and evaluation of the market and behavior of consumers in different market segments. Deriving conclusion on consumer's buying behavior depending on factors like consumer's needs, income, dependents, age and price of the product. Also, includes comparison of profits in different segments under different circumstances.
- **Project on Financial Position of TATA Steel Ltd. for Financial Years (2011-2012) & (2012 – 2013)** Aug'14-Nov'14  
 Research and Project submission on the detail structure of Financial Position and Current Affairs of Tata Steel Ltd. as a part of University project. Prepared Financial Reports for two consecutive financial years (2011- 2012) & (2012-2013). Research, study and comparison of available Data (Capital/Profits/Losses/Expenditure/Income/Assets/Liabilities) to make conclusion on the overall company's growth.
- **Research and Project Report (including Financial Reports) submission on Corporate Social Responsibility in United States** Aug'14-Nov'14  
 Research and project submission on company's concept of management for integrating environmental concerns, social concerns in their business procedures and relations with shareholders. The investment of a small amount of company's profits for benefit of the society to generate their goodwill in the market, increase their customers and thereby earn huge profits in the long run. Preparing Income Statement (*Profit & Loss Report*) and then comparing their profits and losses before and after investment.
- **Project submission in G20 Summit (Organized by Commerce Dept., Jesus and Mary College, University of Delhi)** Jan'13  
 Project submission on addressing the issue of overcoming negative consequences of global economic and financial crises on employment and job creation through sound monetary and fiscal policies, structural policies to foster innovation and promotion of smaller enterprises. Inflation, indebtedness due to high interest rates, hoarding and black money related aspects were debated to provide solution through the economic policies and strategies to be adopted for the economic progress and way forward for India.
- **Financial Reports : Income Statement (Profit & Loss Report), Statement of Cash Flows, Balance Sheets** Aug'12-Nov'12  
 Project includes preparation of Financial reports: the Income Statement (*Profit & Loss Report*), Statement of Cash Flows and Balance Sheets for 15 different companies for financial year 2010-2011, and detailed Report of company's Financial Position and Performance, useful for users in making economic decisions. Also, includes detailed analysis of their investments and the way company use their profits.

**Technical Skills:**

**Operating Systems:** Windows, Macintosh

**Programming Languages :** R, Python

**Word Processing:** MS Word, MS Power Point, MS Project, Excel Modelling.

**Relevant Coursework**

**(Master's in Applied Economics & Finance)**

Applied Econometrics I  
 Finance  
 Micro & Macro Economics  
 Finance Engineering  
 Application in Microeconomics  
 Public Policy Analysis  
 Applied Econometrics II  
 Corporate Finance

**(Bachelor of Commerce):**

Business Mathematics & Statistics - 97%  
 Corporate Accounting – 96%  
 Computer Applications in Business - 88 %  
 International Trade – 85%  
 Human Resource Management – 82%  
 Income Tax and Auditing – 82%

## Research, Achievements and Extra Curricular:

- Achieved Top Score in **Mathematics (99 %)**, **Accountancy (95%)** and **Economics (93%)** in High School.
- Core Team Member in Commerce Department at Jesus & Mary College, University of Delhi, New Delhi. Aug'12 – May'13
- **Demographic Factors affecting Business**  
Research Analysis and Report preparation on how population, age and sex, income level, literacy level and ethnicity affect the demand for the various products, in various cities in India in detailed structure. Demonstrated the benefits of decline in the birth rate on industries such as airline, hotels, entertainment, higher education, etc.
- **Accounts Evaluation and Bookkeeping for Blind Relief Association**  
Accounts Evaluation and Bookkeeping for Blind Relief Association. Advised investment of excess funds in fixed deposits by analyzing the donations received and the expenses borne by the association. This not only gave additional monthly income but also prevented over expenditure due to proper accounting.
- **Research and Project Submission on Women's Role, and other prevalent Customs and Discriminatory factors in villages in India**  
Research and Detailed study with the team of Women Social Development Council at JMC on the role and position of women, and various other discriminatory factors affecting them in villages. Followed by Camp setup in small villages to counsel women about their rights and position in the society.
- **Research and Project Submission on effects of Socio Cultural factors on Business**  
Door to Door survey and research on past Inflation and Deflation factors. Research includes cultural and religious trends affecting demand and price rise in the country. Also, submitted a complete project report, revealing actual statistics as well on how people tend to shop more on auspicious occasion despite the fact of 50% higher current price. Auspicious occasions and rituals are the sole causes for price rise in India.
- **Documentary Making on Business Ethics (for Commerce Dept., Jesus and Mary College, University of Delhi)**  
Documentary making on Business Ethics, focusing on the need for a company to follow business ethics to stay in the market for long term and for improving the Company's brand image.
- **Problem solving and decision making Seminar**  
Systematic approach towards decision making under various circumstances applying cost benefit fundamentals including consideration of intangible emotional aspects of decision-making.
- **Debate on Youth Unemployment (Economics Department, Jesus and Mary College, University of Delhi)**  
Thoughts from the perspective of unemployed youth shared, which remains outside the purview of established companies that always look for experienced, high performing individuals ignoring the energy, passion, creativity and fresh approach the youth class brings.
- **National Service Scheme (NSS)**  
Real time exposure of creating public awareness towards environmental issues like save water, cleanliness and social issues like save girl child and clearing mensuration related myths and taboos by conducting seminars, workshops and visual aids like posters.
- **Active Member in Jesus and Mary College Education Program** The poor and physically challenged people were taught and provided counsel.
- **Peace Society**  
Successfully organized funds for the Seminars and Festivals arranged for creating awareness for peaceful environment.
- **Active Member at Mercatus at JMC (Jesus & Mary College, University of Delhi)**  
Learned how to control costs, devise marketing strategies, and develop lasting relationships with customers, with conclusion that today's market is consumer oriented, and to survive in market we have to fulfill all the needs of the consumers at a moderate cost.
- **Active Member at Women Social Development Council**  
Successfully organized Women Safety Workshops and training sessions.

**Area of Interests:** Finance, Quantitative Methods (Time value of money & Business statistics), Economics (Micro-economics and Macro-economics), Mathematics, Model validation, General Risk Management, Consumer Lending, Credit card, Unsecured Loans, Logistics and scorecard development, Statistics, Research in Financial Economics, Creating innovative solutions to complex financial Problems.