

EDUCATION

SINGAPORE MANAGEMENT UNIVERSITY

Aug 2024 – Dec 2025

MSc in Applied Finance

SRM Institute of Science & Technology – Chennai, India

Jul 2017 - Jul 2021

B.Tech in Electronics and Instrumentation Engineering

EXPERIENCE

Maybank Asset Management – Singapore

Investment Research

July 2025 – Dec 2025

- Built financial models to stress test issuers under multiple scenarios, analysing cash flows, leverage ratios, and covenant risks. Analysed past deals done by corporates.
- Assigned independent credit rating for corporates, benchmarked against Moody's and Fitch Ratings.
- Conducted pricing spread analysis and benchmarking of issuers against market comparable to validate bond valuations.
- Business research on Warrior Met Coal, Crocs Inc, Motherson and SAEL Ltd, distilling key financial, operational, and market insights into actionable recommendations.

Self-Initiated – Chennai, India

Real Estate Development & Leasing

May 2024 – Oct 2024

- Identified underutilized family-owned land and led its Re-Construction into a cash-generating commercial asset. Managed team of six people.
- Negotiated a lease with an arcade centre serving; structured annual rent agreement with 7.5% YoY escalation after year 3.
- Reinvested lease advance to revamp the property infrastructure—achieving >15% ROI. Appreciation of the property value by 40% without significant cash outlay.

PROJECTS

IndusInd Bank – Equity Research

Mar 2025

- Evaluated loan book comprising 25% vehicle financing and 10% micro-lending.
- Conducted peer comparisons on growth, loan book quality, and risk metrics.
- Recommended a long-term investment strategy with an intrinsic value estimate of \$15.11; **Result:** initiated at \$7.12. up 39%.

Index Construction & Back testing

Feb 2025

- Built an equal-weighted index of 10 publicly listed banks selected solely based on low Price-to-Book (P/B) ratios, emphasizing value-driven selection.
- Achieved a 19% CAGR over 15 years with a beta of 0.82, outperforming the S&P 500 Total Return Index on both absolute and risk-adjusted bases.
- Demonstrated financial structuring and pricing skills by modeling portfolio performance dynamics.

COURSES

- Early Warning Signals – CRISIL (S&P subsidiary). Mar 2025
- Pitching Essentials for Change – SUTW Impact, Singapore Oct 2024
- Certified Investment Banking Operations Professional – Imarticus Learning / Euronext Academy Aug 2022

ADDITIONAL

Technical Skills: Bloomberg Terminal, Capital IQ, AI tools for research and analysis, Equity Research, Valuation, Financial Modelling.

Achievements: CFA Research Challenge – Inter-College Finalist (Top 4 out of 30+ teams).

Language Fluency: English (fluent), Tamil (native)