

# DIVYANSHU KUMAR

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Sophomore Business student with a record of high-impact contributions: **1st place at IIT Roorkee** for a production system, managed credit operations at an MSME consultancy, contributing to **₹100Cr+ deal flow**, and successfully **launched two AI platforms (market intelligence and behavioral analysis)**. Consulting experience emphasized emotionally intelligent client engagement. I maintain a positive, growth-oriented mindset and am resilient in seeking new challenges.

## EDUCATION

**Christ University, Delhi NCR | BBA (Hons) Finance & Marketing Analytics with Research**

**Jul 2024 – May 2027**

Certifications: Strategy & Game Theory (IIM Ahmedabad) • Bloomberg Market Concepts • Google Data Analytics • Advanced Excel (IIT Kanpur)

## EXPERIENCE

**Strategy & AI Transformation Intern — Kingdom 24 Pvt. Ltd.**

**Apr – Jul 2026**

- Owned forensic financial diagnostic for the firm's Shipped customer-facing kingdom24-web.vercel.app (Next.js 14, 526 SSG product pages, full FSSAI-compliant catalog) supporting diligence for the PNB facility.
- Deployed Market Scout (APMC mandi price feed mapped to ₹53 Cr procurement) and Hunter (FSSAI + Google Places HoReCa pipeline producing a 13,422-restaurant NCR dataset); built k24-chatbot (FastAPI, multi-LLM router, EN / HI / Hinglish) replacing a paid SaaS instance.

**Business Operations Lead & AI Transformation | Rajesh Credit Consultancy (25-Year Firm)**

**2023 – Present**

- Manage **end-to-end loan lifecycle** across 15 banking partners (SIDBI, SBI, Canara, ICICI, BOI, Kotak, PNB); processed **₹100Cr+ cumulative deal value** with 65–75% approval rate vs. 35–40% industry benchmark
- Analyze borrower financials (P&L, balance sheet, cash flow) to **optimize debt-service coverage ratios** across manufacturing, trading, and services routinely handling multi-crore MSME applications
- Built integrated tracking system** (pipeline dashboard, bank relationship DB, qualification scorecards) for 12-person team

**Management Consulting Intern | S.K. Chadha & Associates (boAt, AMS Healthcare)**

**May – Jun 2025**

- boAt: Built automated review tracking system** scraping Amazon & Flipkart; **conducted 20+ mystery audits** mapping customer journey and competitor presence across GT/MT channels
- AMS Healthcare: Redesigned CPAP/BiPAP pricing analyzing 200+ quotes**; built dynamic pricing model achieving **35% faster turnaround**
- Built competitive intelligence framework tracking 8 competitors with weekly automation; delivered GTM strategy with market sizing for 12 cities

## PROJECT

**FINSIGHT INDIA — FOUNDER & BUILDER** `insight-nova.web.app`

**Supervised by Prof. Sanjeev Sharma**

**Market intelligence platform addressing processing asymmetry in India's retail capital markets**

Next.js 14 • FastAPI • PostgreSQL (Neon) • Firebase Hosting • Google Cloud Run • Angel One SmartAPI • Python (NumPy, Pandas, SciPy)

★ **1st Place, IIT Roorkee Cognizance IDEAZ 2026 • Presented — IMSICON 2026 (co-authored with Prof. Sanjeev Sharma)**

- Designed Composite Anomaly Score (CAS)** — multi-signal synthesis combining 5 indicators (volatility-adjusted price, volume-price divergence, sector-relative performance, momentum divergence, volatility regime) into single actionable score
- Validated with 1,046-signal backtest across 12 month historical data of 49 Nifty 50 stocks**
- Detected live anomaly on ICICIBANK** (Z-score 3.18), March 7, 2026

**COSMOS — FOUNDER & BUILDER** `cosmos-e42b5.web.app`

**Supervised by Prof. Dr. Jasmine Kaur**

**AI-powered peer accountability platform for ambitious students**

React • Firebase • Gemini API • WhatsApp Cloud API • Razorpay • Firebase Cloud Functions

★ **UN Millennium Fellowship — Top 4% globally (~60,000 applicants)**

- Built and launched peer to peer learning place for Kinesthetic learners** with pod-based(Domain specific) accountability (5–8 students per pod): 34 active users, 156 proof submissions. Designed AI with persistent longitudinal context behavioral history, pod social graph awareness
- Cosmos AI ( Gemini-powered AI journal system)** — dual architecture: interactive pull chatbot for real-time reflection + automated weekly push analysis synthesizing patterns across all entries with longitudinal behavioral tracking

## RESEARCH

**Cognitive Bias Detection in SEC Filings**

**Supervised by Prof. Dr. Jasmine Kaur**

- Analyzed 818 SEC MD&A filings across 42 US companies; NLP pipeline (Locally deployed Llama 3.1 → Claude Opus → human); ~100% precision on Meta. Flagged firms underperformed by 12.9–19.2%

**Multi-Agent AI for MSME Lending | Accepted — IIT Madras IndustriAI 2025 | Independent Research**

- Multi-agent system for MSME loan decisioning addressing credit gap; specialized agents for ITR/GST parsing, ratio computation, bank matching via LLMs (Hugging Face)

## LEADERSHIP & ACHIEVEMENTS

- 1st Place IIT Roorkee IDEAZ 2026 | Winner at SSCBS - Business Plan Competition | SRCC Consulting Quiz** — Top 1% of 1,368+
- Finance & AI Cell Office Bearer** (youngest university-wide) | **IIT Madras IndustriAI 2025** — Paper accepted
- Student Council Representative** (selected from 450+) | **IIT Delhi MoU Rep** (led eDC × Christ partnership)
- SRCC Business Plan** — Top 9 out of 560 Teams **National Finalist | UNAI Fellowship** — **Top 4% globally out of 60,000+**

## SKILLS

**Technical:** Python (pandas, NumPy, SciPy, scikit-learn) • Firebase • Power BI • Tableau • Excel (VBA) • NLP

**Business:** Financial Modeling • Credit Assessment • Stats Signal Detection • Pricing Strategy • Competitive Intelligence • MSME Lending Ops

**Research:** Processing Asymmetry Theory • Anomaly Detection • Autonomous Agent Optimization • Behavioral Finance • Design Science Research