ADITYA PAL
Associate Credit Analyst

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Seeking a challenging Credit/Product Analyst role within the FinTech/Payments industry to leverage expertise in credit analysis, data-driven decision-making, and technical proficiency to contribute towards developing innovative and customer-centric financial products.

Professional Summary

- As an Associate Credit Analyst at Finagg Technologies Private Limited, I leverage my analytical skills and technical expertise to support financial decision-making and risk assessment. With a background in B.Tech, I possess a solid foundation in analysis, SQL, and coding, enabling me to interpret data efficiently and contribute to strategic initiatives. Currently collaborating with Aditya Birla Finance Limited, I am focused on enhancing credit evaluation processes and driving insights that support business growth. Passionate about technology, I aim to optimize financial operations and embrace new challenges in the finance sector.

Work Experience

Mar 2024 - Present

Associate Credit Analyst

FinAGG Technologies Pvt Ltd (Noida, UP, IN)

As a Associate Credit Analyst at FinAGG Technologies Pvt Ltd, responsible for evaluating creditworthiness, managing operational processes, and supporting strategic initiatives in collaboration with partner organizations.

- Evaluated the creditworthiness of businesses utilizing financial data, including GST filings, banking records, and CIBIL reports, to ascertain eligibility for unsecured credit facilities.
- Collaborated with Aditya Birla Finance Limited & Quid Capital to refine credit evaluation procedures and strengthen risk assessment practices.
- Managed documentation and operational workflows ensuring the efficient processing of credit applications.
- Contributed to the development of the FINAGG portal enhancing understanding and optimization of financial product offerings, including GST Overdraft (OD).

Achievements:
Rising Star – Feb 2025
Employee of the Month - Oct 2024

Jul 2023 - Aug 2023

Inter/Trainee

ARIS CELL, IVRI (Bareilly)

As an Intern/Trainee at ARIS CELL, IVRI, developed and implemented a web-based project management and tracking portal resulting in streamlined workflows and improved team productivity.

- Developed and implemented a web-based project management and tracking portal for IVRI using ASP.NET, HTML, CSS, JavaScript, and MSSQL.
- Designed and implemented a robust MSSQL database to support the project management portal, streamlining data storage, retrieval, and analysis for enhanced decision-making.

Education

Bachelor of Technology: Information Technology
Shri Ram Murti Smarak College of Engineering & Technology, Bareilly
(Nov 2021 - Jun 2024)

Diploma with Honors: Information Technology
Sri Siddhi Vinayak Polytechnic College, Bareilly
(Aug 2018 - Oct 2021)

Intermediate
Padmawati Academy, Bareilly
(2016 - 2018)

Soft Skills

- Problem Solving
- Communication
- Teamwork
- Time Management
- Data Interpretation
- Decision-Making
- Learning Agility

Technical Skills

- SQL & DBMS
- Excel
- ASP.NET & MVC
- Full Stack Development

Core Competencies

- Creditworthiness Evaluation
- CIBIL Evaluation
- Problem Solving
- Technical Proficiency
- Product Development

Achievements

- **PATENT**

    Title of Invention: IoT-Based Automatic Tire Killer Speed Breaker System
    Field of Invention: Communication
    Description: Developed and patented an innovative IoT-based Automatic Tire Killer Speed Breaker System designed to enhance road safety and traffic management. The invention leverages cutting-edge communication technologies to provide real-time control and monitoring capabilities. This solution not only addresses the challenges associated with conventional speed breakers but also incorporates intelligent communication modules for seamless integration with smart city infrastructure. The system is poised to revolutionize traffic management by promoting a safer and more efficient transportation environment

- **RESEARCH PAPER**

    Survey on Challenges and Strategies During & Post Pandemic in India
    - Presented at 4th International Conference EICBI'23 on Emerging Challenges & strategies in Post-Pandemic & Regional Conflict Era in SRMS CET, Bareilly.
    - Published in Bizcraft- Journal of Faculty of Management Science, SRMSCET, Bareilly, ISSN: 2231-0231, Vol. 16 No.1.

Certifications

- **SQL (Intermediate)** (HackerRank - 2023)

- **JSE (JAVA Std. Edition)** (E-School - 2023)

- **Python (Basic)** (HackerRank - 2022)

- **Problem Solving (Intermediate)** (HackerRank - 2022)

- **Full Stack Developer** (IIT Kanpur Technology - 2022)

Projects

Dr. on a Click - AI-based health care solution
- Developed an AI-powered healthcare solution to streamline hospital operations, enhance patient care, and facilitate intelligent disease diagnosis.
- Designed and implemented a web-based platform enabling administrators to efficiently manage doctor profiles, patient records, and appointment scheduling.
- Built an AI module leveraging machine learning models (Decision Tree, Naive Bayes, Random Forest) to process patient symptoms and provide potential diagnoses, aiding doctors in diagnosis.
- Developed the platform's frontend using HTML, CSS, Bootstrap, and Flask, and the backend using PHP and MySQL for seamless data management.
- Ensured platform reliability and scalability by hosting it on an Apache server.

Project Management Portal
- Developed an ASP.NET based web application for research application management and project management to reduce manual processes and expedite workflows.
- Utilized SQL and C# for backend development, HTML, CSS, JavaScript, and ASP Tags for the frontend, and implemented a MSSQL database for efficient data management.

Automated water Irrigation
- Designed and implemented an IoT-based automated irrigation system for home gardens.
- Utilized Arduino Uno, moisture sensor, relays, and a water pump to automate the irrigation process based on soil moisture levels.
- Programmed the system using Python, enabling efficient water resource management and minimizing manual intervention.

Quiz Engine System Application
- Developed a Quiz Engine System Application using Core Java to facilitate online assessments.
- Designed and implemented functionalities for faculty users to create and manage quizzes, and for students to attempt quizzes and receive automated grading.
- Used AWT for frontend development and MySQL for data storage and retrieval.

Movie Review Web Application
- Developed a movie review web application enabling users to explore movies, provide feedback, and engage with community reviews.
- Utilized PHP for backend development, HTML, CSS, and Bootstrap for frontend design, and MySQL for data storage.
- Leveraged XAMPP (Apache) for local development and testing environment setup.

Covid-19 Dashboard
- Developed a COVID-19 dashboard for visualizing pandemic data using Python.
- Utilized open-source COVID-19 data from John Hopkins CSSE to analyze and visualize regional trends.
- Leveraged Python libraries like NumPy, PlotLy, and Django to create interactive visualizations of key metrics such as recovered, diagnosed, and deceased cases, providing insights into the pandemic's regional impact.

Score Card

TCS NQT: IT   27th Apr 2023 - 26th Apr 2025
Percentage:77

Hobbies

Coding, Photography

Languages

English, Bangla, Hindi