SHIVAM AGRAWAL

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SUMMARY

Student from Raigarh, an industrial town in central India with no startup ecosystem. I started my first venture at thirteen and have since built four, led 30+ high school students from around the world who together ran a USD 20,000 investment fund and gave its returns to charity, interned in equity research, published two research papers, and taught personal finance in government schools and villages. Full scholarships took me to Babson College, where I earned four university credits, and to the Yale Entrepreneurial Society.

EDUCATION

O.P. Jindal School Raigarh, India
Senior Secondary Certificate (CBSE), Grades 11 to 12, Commerce with Applied Mathematics *Expected Graduation: May 2027*
Grade 11: 94.40/100, class rank 2 (2026). Predicted Grade 12: 98.00/100.
Academic awards: All India Rank 12, National Finance Olympiad (2025). All India Rank 21, SRCC Consulting Olympiad (2026). State Rank 14, International Olympiad of English Language (2026). School Topper in Business Studies and Accountancy (Grades 11 and 12).

Carmel Convent Senior Secondary School Raigarh, India
Indian Certificate of Secondary Education (ICSE), Grades 1 to 10 *Completed: May 2025*
Average Score: 97.80/100, **State Topper**, recognised in regional press.
School honours: Deputy Head Boy, the senior student office of the school (2024 to 2025). House Vice Captain. General Proficiency Award for the highest marks (Classes 8 to 10).

CO-CURRICULAR AND EXTRACURRICULAR ACTIVITIES

Unisimplify, Founder & CEO: Building a one profile, Common App style admissions platform for Indian students covering 240 colleges, prompted by the absence of any admissions guidance in my own district; 1,400 signups in the first five months. Met Liz Cheron, CEO of the Coalition for College, through cold outreach. Incubated at the OPJU Innovation Centre, and nominated for a central government MSME review for a ₹15 lakh grant (nomination only). (Raigarh, India. 2026 to Present).

Financial Literacy and Consumer Awareness Club, Club Secretary: Hold the club's senior student office at O.P. Jindal School, planning and running sessions on personal finance and consumer rights for fellow students. (Raigarh, India. 2025 to Present).

Yale Entrepreneurial Society, High School Fellow: Selected with full financial aid for a fellowship in venture design and startup strategy run by Yale University's student entrepreneurship body. (New Haven, USA, virtual. Spring 2026).

Babson College Summer Study Programme: Full tuition scholarship recipient at the world's top ranked entrepreneurship school. Completed EPS 1110, Introduction to the Entrepreneurial Experience, a university level course, with a grade of A, earning 4 university credits. (Wellesley, USA, virtual. July 2026).

Wharton Global High School Investment Competition, Team Lead: Led a student team managing a simulated portfolio against a defined client mandate, with responsibility for investment strategy, allocation decisions and the final written pitch. (Philadelphia, USA, virtual. 2025 to 2026).

VitalEdge, Co-Founder and Chief Financial Officer: Co-founded a healthtech startup building MEDIESTA, a portable device combining several health measurements, and owned financial strategy, investor relations and cap table management. Helped with the company's term sheet of ₹5,000,000 (approx. €51,000) at a ₹76,000,000 (approx. €780,000) valuation for 6% equity. Supported product testing with 150+ users; the team reached the finals of the IIT Guwahati Tech Fest. (Raigarh, India. 2025 to 2026).

Roobaroo.ai, Founder's Office Intern: Two month internship in the zero to one phase of a career and wellbeing platform for students. Built the early pipeline of students and ambassadors through LinkedIn, cold outreach and my own network, using an AI agent to organise LinkedIn data into a tracking sheet I built. Ran feasibility interviews with high school students and turned scattered notes into Excel dashboards for the team. (Raigarh, India. 2025 to 2026).

Finshub, Founder: Founded a financial literacy platform publishing written and video content. Recruited and led 30+ high school interns from around the world across content, research and operations; the team jointly managed a USD 20,000 student run investment fund and directed its returns to charity. Merged the venture with GrowTalks Official and TickerTales. (India and international. 2025).

BYCIG, Investment Analyst promoted to Director of Growth, India: Joined an international youth led investment organisation as an analyst and was promoted to lead its India growth operations, expanding the member and community base across the Indian market. (India, remote. 2025).

Ventura Securities, Equity Research Intern: Three month internship at the Raigarh office of Ventura Securities (M/s. Om Prakash Agrawal, Authorised Person). Studied annual reports of mid cap companies and analysed revenue, EBITDA, margins and debt to equity to form fundamental views; built Excel templates for financial and market data; used the ODIN trading platform under supervision; reconciled trades and contract notes with the back office; and explained portfolio and market movements to retail clients. (Raigarh, India. 2024).

Finefetter, Founder: Launched and monetised a nutrition focused blog while in Grade 8, publishing 50+ articles and coordinating a team of six writers. My first venture, started at thirteen. (India, remote. 2022 to 2024).

Independent investing: Began investing in Indian equities in Grade 8 and now actively manage a portion of the family portfolio, tracking macroeconomic news and company filings daily. (Raigarh, India. 2022 to Present).

PUBLICATIONS AND RESEARCH

"Sovereign Rails, Dependent Stacks: Payment Infrastructure, Artificial Intelligence and Financial Sovereignty after 2022": Sole author. *IOSR Journal of Economics and Finance* (IOSR-JEF), Vol. 17, Issue 3, Ser. 1, pp. 196 to 215, May to June 2026. DOI 10.9790/5933-170301196215.

"Financial Dark Zones: Unseen Risks from Shadow Banking and Derivatives Markets": Co-author, with Harleen Kaur Chawla. *International Journal of Novel Research and Development* (IJNRD), Vol. 10, Issue 8, August 2025.

"India Solved Payments. It Forgot to Solve Credit.": LinkedIn article, October 2026. A fully sourced analysis of why UPI's growth has not reached small business credit, starting from Chhattisgarh's 9% financial literacy rate.

100+ published articles on finance, economics and nutrition across independent platforms.

VOLUNTEER WORK

District Financial Literacy Initiative, Founder and Student Lead: Founded and lead a student run programme teaching personal finance in government schools and rural communities, delivered with a team of classmates. Carried a zero cost proposal through six to seven rounds of discussion with the District Magistrate and the District CEO, and presented it to the state Finance Minister; official interest was genuine at the outset but did not convert into approval. Restructured the programme to run independently with my own team, and the sessions continue. (Raigarh, India. 2025 to Present).

Raigarh Sahyog Samiti, Volunteer: Logged 520+ hours on rural financial inclusion: supported NABARD linked projects, assisted Self Help Groups with bookkeeping, and facilitated micro loan applications for women in surrounding villages. (Raigarh, India. May 2024 to December 2025).

LANGUAGES

Hindi (Native). English (C1, fluent, medium of instruction).

ADDITIONAL INFORMATION

Computer Skills: Financial modelling and valuation (Excel), S&P Capital IQ, FactSet, MS Office and Google Workspace, Canva and basic video editing, Java (studied under ICSE Computer Applications, Grades 9 to 10), AI productivity tools.

International studies / summer programs: Babson College Summer Study Programme, USA (full tuition scholarship, grade A, 4 university credits, 2026). Yale Entrepreneurial Society High School Fellowship, USA (full financial aid, Spring 2026). Wharton Global High School Investment Competition, USA (2025 to 2026).

Additional courses taken: Bloomberg Market Concepts. Bloomberg Finance Fundamentals. Bloomberg Spreadsheet Analysis. Bloomberg ESG. McKinsey Forward Programme. Financial Modelling, Wall Street Prep. Financial Modelling, Zebra Learn. Financial Management Specialisation, University of Illinois (Coursera).

Hobbies: Badminton (state level player; placed 3rd representing my school, ICSE). Abacus and mental arithmetic (2nd runner up, UCMAS). Chess. Playing guitar, flute and piano. Debating. Reading, mostly nonfiction. Following equity markets and macroeconomic news daily. Collecting credit cards, a habit that started as curiosity about how reward economics actually works.