

Padam Saraogi

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Passionate about Finance with a knack for Growth and Strategy

Education

Aug 2024 – July 2028	Undergraduate Programme in Technology & Business Management Masters' Union	Gurgaon
Aug 2024 – July 2028	Bachelors in Management Studies Delhi University School of Open Learning	
Sept 2022 – July 2024	IB grade 12 Amity Global School	Gurgaon

Work Experience

Jul 2025	Airpay Money (Fintech Payments & NBFC Enablement Platform) — Market Research Analyst Intern	
-	<ul style="list-style-type: none">Evaluated feasibility of NBFC-linked financial products by conducting primary and secondary research across 5+ customer segments, directly supporting management decisions on product expansion	
Jul 2025	<ul style="list-style-type: none">Identified 8–12 high-potential market gaps by analyzing 20+ competitors, industry reports, and RBI-aligned regulatory frameworks within India's fintech and NBFC ecosystemEnabled senior leadership strategy discussions by delivering 4+ structured market assessment and positioning decks, translating qualitative insights into actionable inputs for product roadmap prioritization	
Dec 2024	Moneyboxx Finance (Leading NBFC in microfinance space) - Finance Intern	
-	<ul style="list-style-type: none">Enabled seamless credit disbursal to 1500+ borrowers by rigorously verifying applicant data and creditworthiness documents prior to final processing	
Jan 2025	<ul style="list-style-type: none">Ensured 100% data accuracy for the finance team by streamlining 1,500+ customer records on Navision ERP, significantly enhancing visibility into borrower disbursement allocationsFacilitated executive decision-making by conducting in-depth competitive analysis of 10+ rival firms to identify key market trends and improve market positioningReduced reporting turnaround time by 20% by engineering automated Excel models and interactive Tableau dashboards to visualize repayment patterns for senior leadership	
Oct 2024	Aquahues (Early-Stage Consumer/Water Solutions Startup) — Growth & Strategy Executive	
-	<ul style="list-style-type: none">Accelerated brand readiness by ~30% by partnering with the founding team to define early-stage growth and brand strategy during the company's 0→1 build phase	
Nov 2024	<ul style="list-style-type: none">Standardized 100% of client-facing communication by designing 5+ business brochures, official templates, and a website, establishing a cohesive brand identity across sales and partnership touchpointsImproved operational turnaround time by ~25% by supporting staff coordination, client communication, and internal decision workflows in a resource-constrained startup environment	
Jul 2024	Saraogi Builders Ltd - Business Development Manager	
-	<ul style="list-style-type: none">Coordinating and executing schedules using Microsoft Project, ensuring on-time and quality-controlled delivery	
Sep 2024	<ul style="list-style-type: none">Enhanced senior leadership strategic planning by conducting comprehensive market, regulatory, and competitor analysis using PESTLE and Porter's Five Forces, evaluating 10+ competitors and presenting actionable insights	

Projects

Financial Instrument Pricer – Multi-Asset Quant Analytics Tool (<https://asset-pricer.streamlit.app/>)

Developed a Streamlit-based analytics dashboard to price equity, fixed-income, and derivative instruments, combining quantitative finance models with a clean, user-friendly interface.

Models Implemented

- Options: Black–Scholes (with Greeks & Implied Volatility), Binomial Tree for American options
- Fixed Income: Valuation of coupon & zero-coupon bonds, YTM, duration & convexity
- Yield Curve: Bootstrapped spot curves and forward rate construction
- Derivatives: Interest rate swap NPV, forward pricing via cost-of-carry, Black-76 for futures options

Architecture

- Modular Python codebase separating pricing engines, financial utilities, and UI components
- Reusable functions and efficient calculation workflows designed for easy scaling
- Structured to support future extensions such as Monte Carlo simulations and risk analytics

UI/UX

- Streamlit interface with clear input parameters and detailed output summaries
- Intuitive layout mirroring professional analytics tools to simplify complex calculations
- Embedded micro-explanations to help beginners interpret pricing results

Impact

- Operates as a lightweight quant-pricing engine similar to trading desk tools
- Demonstrates strong integration of financial theory, numerical methods, and software design
- Forms the foundation for your upcoming investment-diversification and advisory platform

Intraday Trading System & Backtesting Engine – Quant Strategy Project (<https://auto-trading.streamlit.app/>)

- Developed a Python-based intraday trading system with automated data ingestion, technical indicator computation, and rule-based signal generation.
- Built a custom backtesting engine supporting realistic trade execution, stop-loss/target logic, slippage modelling, and position sizing.
- Implemented and tested strategies such as EMA crossovers, RSI signals, VWAP-based setups, and Opening Range Breakouts across multiple timeframes.
- Generated detailed performance analytics including Sharpe ratio, max drawdown, win rate, and equity curve visualisation.
- Designed the framework to support walk-forward optimization, paper trading, and future integration with brokerage APIs (Zerodha/Upstox).

Research Papers

Marketing Strategy of Nothing Phone (1) ([Click here to view the report](#))

Extended Essay | Independent Research

- Objective: Explored how innovative product design and strategic marketing fueled the success of Nothing Phone (1).
- Frameworks Applied: Porter's Generic Strategies, Ansoff Matrix, SWOT Analysis, Marketing Mix (4Ps), and Perception Mapping.
- Key Insights:
 - Analyzed Nothing's contribution pricing model, customer-centric promotions, and limited-edition product launch strategy.
 - Evaluated the impact of design innovation, such as the Glyph interface and transparent back panel, on brand positioning.
 - Studied influencer marketing, celebrity investor involvement, and FOMO-based preorders as drivers of consumer buzz.
 - Compared performance with key competitors (Apple, Samsung, OnePlus) using market share data and perception mapping.
 - Assessed omni-channel distribution and early-stage scalability efforts, including India-focused manufacturing plans.
- Outcome: Demonstrated how Nothing achieved 15% share in India's premium smartphone segment and generated ₹1,055 crore in sales within months of launch

Innovation Strategy & Market Positioning of Lucid Motors ([Click here to view the report](#))

Independent Research / Academic Paper

- Research Question: Assessed how Lucid Motors' innovation and creativity reshaped consumer perception and influenced the company's positioning within the global electric vehicle (EV) market.
- Key Frameworks Used:
 - Ansoff's Matrix to analyze strategic growth through market diversification.
 - SWOT Analysis for competitive advantage and risk assessment.
 - Perceptual Mapping to benchmark brand image vs. rivals like Tesla and Rivian.
 - Financial Analysis using quarterly revenue data (2021–2025E) to track adoption and scaling.
- Key Insights:
 - Identified Lucid's breakthroughs in range (516 miles), aerodynamics (0.197 Cd), and luxury as pivotal to shifting consumer attitudes from skepticism to aspiration.
 - Highlighted how Lucid's tech-led differentiation, CEO leadership (ex-Tesla), and sustainability focus helped carve a unique niche in a crowded EV landscape.
- Outcome: Graded as a top-tier submission for originality, real-time financial integration, and depth of strategic insight on emerging markets.

Courses

Oct 2024	Tally ERP 9 + Tally Prime + GST Gained practical skills in accounting, GST compliance, and payroll. Simulated end-to-end business transactions, including ledger management, tax filing, and financial reporting.
Jun 2024	Entrepreneurial Simulations and Adventures Entrepreneurship Development Institute of India, Ahmedabad
Jan 2024	Business Management – Basic to Advance Learned core strategy, operations, and finance skills. Applied management concepts to case-based scenarios involving strategic planning, budgeting, and team coordination.

Skills

Technical Skills: Excel, Tableau, Tally, ERP (Navision), MS Project

Business Skills: Market Research, Financial Modelling, Brand Strategy

Soft Skills: Leadership, Strategic Thinking, Team Coordination