

AVISHA SARAF

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EDUCATION

La Martiniere for Girls School , Kolkata, India	2013-Present
- <i>Indian School Certificate, Grade 12</i>	2024-Present
- <i>Indian Certificate of Secondary Education, Grade 10</i>	2022-2024
Ashoka University , Sonipat, India	
- <i>Young Scholars Programme: Advanced</i>	2024
Hiranandani Foundation School , Powai, Mumbai	
- <i>Student Exchange Programme</i>	2024

STANDARDIZED TESTS AND APs

• SAT Test - 1500; Reading and Writing - 700; Math- 800	
• AP Examination: Microeconomics - 5	2025
• IELTS - 8.0; Listening- 8.5; Reading- 8.0; Writing- 7.0, Speaking- 7.5	2025

ACADEMIC AWARDS AND HONOURS

• General Proficiency for achieving an 85% aggregate in Grade 11	2024-2025
• Gilt Card for achieving 80% in both terms in Grade 11	2024-2025
• Proficiency for achieving 75% in Hindi in Grade 11	2024-2025
• Proficiency for achieving 85% in English and Mathematics in Grade 10	2023-2024
• Hong Kong International Mathematics Olympiad: Gold Distinction	2025

EDUCATION LOANS: AWARENESS AND EMPOWERMENT

2025

Interned and Researched at Invest4Edu, Mumbai: a company that helps students navigate their college applications and helps with financial planning by identifying opportunities for loan, SIPs and insurance.

- researched and wrote a paper on "How do education loans empower Indian students?"
- analyzed the role of education loans in higher education and financial planning
- collected and analyzed data on financing and its economical impact

SCHOOL LEADERSHIP

Editorial Board , English department, La Martiniere for Girls	2025-Present
Member of my school's Editorial Board for the School Magazine	
- Developed strong reading, writing and editing skills through reviewing	
- Selected and edited content of the magazine including articles and annual reports	
- Enhanced leadership, collaborative, time management and project management skills	
Core Committee of Interact Club, La Martiniere for Girls	2024-Present
Member of the Core Committee of the Interact Club in my school	
- Organized and participated in community outreach activities such as distribution of food to marginal children and visiting old age homes	
- Assisted in hosting children from the NGO in the School Carnival	
- Collaborated with peers in organising the events and developed teamwork and organisational skills	
Junior Prefect , La Martiniere for Girls	2023-2024
Appointed as the Junior Prefect in Class 10	

- Helped enforce discipline in morning assemblies and school events
- Coordinated with the prefectorial body to organise school events and inter-house activities

ECONOMICS EXPERIENCES AND RESEARCH

Research:

Factors influencing the Variation in HDI scores across different Districts in West Bengal 2025

- Researched the various methods of calculation HDI in different Districts and the reasons for variations in HDI across these Districts
- Compared the statistical data for the variations and drew a conclusion

Influence of digital marketing on consumer purchasing decisions 2024

- Independent Research and analysis on the impact of digital marketing
- Evaluated the different strategies of digital marketing and their impact on the consumer's purchasing decisions
- Paper has been published in the IOSR journal

Role of Tea in the Growth of West Bengal 2025

- Researched the role of tea in the economic growth of West Bengal
- Analysed the development, production data and employment patterns

Tweets of famous economists 2025

- Collected thought-provoking tweets from leading economists
- Compiled these tweets in a book to make it more accessible

Online courses:

- **Game Theory**, Stanford University
- **Introduction to Statistics**, Stanford University

INTERNSHIPS

Aditya Birla Housing Finance Limited, Kolkata 2025

- Interned at a Housing finance company
- Assisted in evaluating housing loan applications
 - Developed skills in financial analysis and data interpretation

P. Kedia and Co, Kolkata 2025

- Interned at a Chartered Accountancy firm
- Assisted in making financial statements and accounting work everyday
 - Interacted with clients and attended meetings to understand practical application of accounting theory

Invest4Edu, Mumbai 2025

- Interned at an Education Loan Company
- Helped Clients through the process of acquiring loans by arranging financial documents and completing paperwork timely
 - Coordinated with financial institutions and tracked the loan payments

COMMUNITY SERVICE

Teaching Underprivileged Children at Annapurna 2024-2025

- Volunteered to teach underprivileged children at a NGO
- Developed lesson plans and engaged in interactive activities

Animal Welfare and Conservation, SkillAB

2022

- Participated in a 4-week long Social Impact and Leadership Summer Programme
- Attended sessions with NGO Experts on Animal Welfare and Coastal Impact
- Conducted research on the animal conservation and participated in discussions about awareness campaigns

INTERESTS

Exploring new cultures through travelling, Dancing, Researching Economic trends, Swimming, Watching films