Aditi Kadam

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Mumbai, India

EDUCATION

Himalayan Residential School, Patna, India — **Apr 2025 - Present**
Central Board of Secondary Education (CBSE), Grades 11 and 12 - Commerce: Economics, Business Studies, Accountancy, Applied Mathematics, English and Fine Arts
Grade 11: 90% | Grade 12: Awaited

Sanjay Ghodawat International School, Kolhapur, India — **Feb 2024 - Mar 2025**
Central Board of Secondary Education (CBSE), Grade 10 - 80.17%

INTERNSHIP / WORK EXPERIENCE

SUKRISHNA Commerce Academy, Patna, India — **Summer 2026**
- Organised fee and student records in Excel and helped prepare study material.
- Learned how a small education business manages its finances.

Youth Incorporated Magazine — **May 2026**
- Researched and wrote articles on economics, careers and education for student readers.
- Pitched story ideas, checked sources and edited articles to house style.

Indian Railways, Commercial Department, Patna, India — **Summer 2025**
- Analysed data from the statistics and non-fare revenue teams in Excel.
- Studied how the railways earn beyond ticket sales, from advertising to leasing.

RESEARCH PUBLICATIONS

Gender Pay Gap Analysis in the Indian Technology Sector Using Primary Survey Data
International Journal for Research Trends and Innovation (IJRTI), Vol. 11, Issue 9 — **Sep 2026**
- Designed a survey framework to separate the raw gender pay gap from the gap that remains after controlling for role, experience and seniority, and outlined how AI can support pay audits alongside human review.

Financial Literacy and Its Effect on Investment Behavior Among Gen Z in India
International Journal of Research and Analytical Reviews (IJRAR), Vol. 13, Issue 3 — **Sep 2026**
- Reviewed published studies on Indian Gen Z investors and proposed a survey to measure how financial knowledge, risk tolerance and social media exposure shape investment behaviour.

Effect of UPI and Digital Payments Adoption on Small Retailer Sales and Cash Dependency in India
International Journal of Scientific Development and Research (IJSDR), Vol. 11, Issue 9 — **Sep 2026**
- Examined whether adopting UPI, India's real-time mobile payments system, changes small retailers' sales and reliance on cash, and proposed a survey of 150 to 250 retailers to test it.

Impact of Gig Economy Platforms on Urban Youth Employment Patterns in India
International Journal for Multidisciplinary Research (IJFMR), Vol. 8, Issue 5 — **Sep - Oct 2026**
- Analysed the trade-off between flexibility and income stability for young platform workers, and the role of algorithms in allocating work and incentives.

Influencer Marketing Effectiveness vs Traditional Advertising: An ROI Comparison for D2C Brands
International Journal for Multidisciplinary Research (IJFMR), Vol. 8, Issue 5 — **Sep - Oct 2026**
- Compared influencer and traditional advertising for direct-to-consumer brands using return on investment, customer acquisition cost and repeat purchases as measures.

PASSION PROJECT

The Recycled Railway — **Summer 2026 - Present**
- Made a train out of recycled material with kindergarten children at a railway school.
- Ran the same activity at several other schools in summer 2026.

LEADERSHIP

NCC Air Wing, Navy Children School, Mumbai — **May 2022 - Feb 2024**
Sergeant
- Earned the rank of Sergeant in July 2023 at a ten-day Combined Annual Training Camp of the National Cadet Corps (NCC), India's national youth military training programme.
- Trained a platoon of 50 to 60 junior cadets in drill.
- Flew two sorties, covering take-off and landing, with the senior-most commander at the NCC Flying Camp.
- Won 2nd place in tug of war and joined a clean-up drive at the camp site.

EXTRACURRICULAR ACTIVITIES & ACHIEVEMENTS

- Member of the Art Club at every school attended. — **Apr 2018 - Present**
- Earned an A grade in the Elementary Drawing Grade Examination, Government of Maharashtra. — **Sep 2024**
- Runner-up with the school team at the district inter-school (DSO) badminton competition. — **2024**
- Won 3rd place in the school inter-house chess tournament. — **Oct 2024**
- Represented Japan in SOCHUM at the SGIS Model United Nations conference. — **Jun 2024**
- Played keyboard in the Navy Children School band, Mumbai, at annual functions. — **2023 - 2024**

SKILLS

Languages: Fluent in English, Hindi and Marathi. Conversational in Sanskrit. Can read and write all four.

Computer Proficiency: MS Excel | Coursera: Excel Skills for Business: Essentials (Macquarie University); Visual Elements of User Interface Design (California Institute of the Arts)