AGASTYA VATTS

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EDUCATION

Delhi Public School, R.K. Puram, New Delhi, India

Class XII | Predicted Marks: 96% **2026-27**
Economics, Mathematics, Business Studies, Accountancy, English

Class XI | Marks: 82% **2025-26**
Economics, Mathematics, Business Studies, Accountancy, English

Class X | Marks: 96% **2024-25**
English, Social Science, Mathematics, Science, Spanish

Class IX | Marks: 91.6% **2023-24**
English, Social Science, Mathematics, Science, Spanish

Standardized Tests and Advanced Placements
SAT: 1540 (Math: 790, Reading and Writing: 750) | IELTS Academic: 8.5
AP: Microeconomics - 5 | AP: Macroeconomics - 4 | DELE A1 Spanish certification

ACADEMIC ACHIEVEMENTS

- Gold Medal for Excellence in Academics, 2019-2026
- Blue Tie and Blue Blazer for Excellence in Academics for six successive years
- Blue Badges for the 4th and 5th years of excellence in academics
- CREST Gold Award for Research (issued by British Science Association)
- Finalist and 16th Prize at the TSL 2026 International Student Competition
- All India Rank 57 out of 2682 in SRCC National Economics Olympiad 2025
- All India Rank 197 in National Finance Olympiad 2026
- 2nd Place in the National Quiz Competition of Ensemble Valhalla 2025 - Back To The Roots (XLRI Jamshedpur)
- 2nd Place in the University of Glasgow All India SOP Competition 2025
- Academic Distinction in the Immerse Education Essay Competition - Finance Track
- Commendation in the John Locke Global Essay Prize - Public Policy Category
- 2nd Place in the Courtroom Drama category at Theatron 2025
- Represented School in Wharton Global High School Investment Competition and University of Melbourne India Case Competition

LEADERSHIP RESPONSIBILITIES AND ROLES

Founder & Editor-in-Chief, The Capital Prism **Sep 2025 - Present**

- Spearhead a student-led economics publication on global macroeconomics, changing investor preferences, alternative credit and capital markets
- Conducted in-depth interviews with 5-7 industry professionals including economists, investment advisors and market participants
- Produce regular articles on Medium and Substack, with accompanying formal research papers and podcasts for a diverse audience

Founder & Operations Director, Project Nivesh **Nov 2025 - Present**

- Initiated on-ground field research and informal interviews with workers to map the core financial barriers faced by low-income labour forces
- Organised educational sessions and distributed customised investment and savings toolkits at Globe Civil Projects Ltd., Gramin Mahila Uthan Samiti and Shri Ganga Sabha Haridwar project sites and offices
- Extended the workshops to local manufacturing factories and residential contractor sites, teaching runners, peons, support staff and labourers practical money management, avoiding high-interest debt and long-term wealth building

Organisational Memberships

- Member, RoboKnights (2021 - Present) **|** Member, Research Club (2026 - Present) **|** Member, Expressions Theatre Club (2024 - 2026)
- Member, New York Academy of Sciences (NYAS) (2026 - Present)
- School Events: Performed in the Scholar Badge Ceremony skit of Class 9 (Cinderella), Jan 2024, and the Investiture Ceremony skit, Aug 2025 **|** Compere at the CBSE Chess Competition, Oct 2025 **|** Volunteer at the 50th Anniversary Celebrations of DPS R.K. Puram **|** Helped organise EXUN events 2021-2025 (cameraman)

RESEARCH PAPERS

From Gold to Groww: Digital Investing Among Young Indians **Aug 2026**

- Awarded the CREST Gold Award for an independent research paper
- Investigated the shift in investment preferences from traditional assets to digital platforms among Indian youth
- Conducted data analysis on digital literacy, risk appetite and fintech adoption trends

From Commercial Banks to Category II AIFs: Evaluating How Mid-Market Real Estate Developers Bridge Funding Gaps Post-NBFC Liquidity Tightening **Sep 2026**

- Evaluated how mid-market Indian real estate developers are pivoting from bank and NBFC borrowing to Category II Alternative Investment Funds after NBFC liquidity tightening
- Accepted for publishing in The Curieux Review; under review at the International Journal for High School Research (IJHSR)

INTERNSHIPS/WORK EXPERIENCE

Credit Research Intern | Seeds Fincap Private Limited **Jul 2026 - Aug 2026**

- Worked with Mr. Avishek Sarker, Co-Founder & Chief Risk Officer, gaining exposure to credit-risk assessment, lending decisions and the operational challenges of technology-enabled lending
- Studied how borrowers are evaluated, how credit risk is managed, and how institutions balance access to credit with responsible lending
- Extended the internship's financial-inclusion focus through Project Nivesh, explaining small-ticket loans, responsible borrowing, compounding and alternatives to predatory lending to informal and blue-collar workers, and connecting them with formal banking and government schemes
- Completed a research report, "Digital Lending in India: Opportunities, Challenges, and the Evolving Financial Ecosystem", on the growth, regulation and business landscape of digital lending platforms

Legal Metrology & Policy Intern | Weights & Measures Department, Govt. of NCT of Delhi **May 2026 - Jun 2026**

- Mentored by Shri Pankaj Kumar, IAS, Controller, Weights and Measures (Legal Metrology); worked with Shri Naresh Kumar, Shri Gaurav Rana and Shri Nilesh Kumar on field and departmental activities such as visits to local gas stations
- Observed the verification and calibration of commercial measuring instruments, including high-precision analytical balances used to certify gold and silver
- Studied the testing of fuel dispensing systems with certified brass conical proving measures to verify that petrol pumps deliver the exact quantity displayed
- Discussed consumer protection, market regulation and public policy with the Controller and shared independent research on changing investment preferences among young Indians

Infrastructure & Market Analysis Intern | Globe Civil Projects Limited **Jun 2025 - Jul 2025**

- Selected for a four-week corporate internship on business models and trends in the infrastructure sector, mentored by Mr. Vipul Khurana, Managing Director
- Researched India's infrastructure sector, covering industry trends, growth drivers, government initiatives and the competitive landscape
- Compared leading infrastructure companies on business models, project portfolios, financial performance and strategic positioning, culminating in the report "Infrastructure Market Analysis: A Study of Industry Trends and Competitive Landscape"
- Witnessed the company's IPO launch on 1 July 2025, gaining insight into corporate strategy and capital markets

SUMMER PROGRAMS

Yale Young Global Scholars (YYGS), Yale University | *Politics, Law & Economics (PLE) Track* **Jun 2026 - Jul 2026**

- Participated in seminars and lectures on international trade, tariffs, philosophy, artificial intelligence, law, democratic institutions and economic policy
- Collaborated on the capstone project "How Did the East India Company's Monopoly Turn into Today's Trade?", examining the intersection of trade and migration
- Engaged with a diverse cohort of students from around the world, building analytical, research and cross-cultural collaboration skills

ECONOMICS PURSUIT

Online Courses and Workshops

- Financial Markets by Yale University | Coursera
- Calculus Applied! by HarvardX | edX
- Economics, Finance and Money Matters, IIT Madras School Connect Program | IIT Madras
- Cultivating a Global Mindset: Self and Cultural Awareness, Deakin Career Studio 2025

Virtual Internships

- Goldman Sachs - Risk Virtual Job Simulation | Forage
- CITI - Markets Quantitative Analysis (MQA) Virtual Job Simulation | Forage
- Fidelity International - Investment Management Virtual Job Simulation | Forage

COMMUNITY SERVICE

Volunteer and Wealth Building Workshop Lead | Shri Ganga Sabha Haridwar **Mar 2026 - Apr 2026**

- Assisted in organising the daily Shri Ganga Aarti and coordinated with volunteers on fair operations and crowd management during religious gatherings and community events
- Conducted financial planning and money management workshops for workers and community members through Project Nivesh, covering budgeting, saving and responsible personal finance
- Took part in cleanliness and conservation initiatives at Har Ki Pauri to help preserve the ghats and the River Ganga

Rural Development Volunteer | Gramin Mahila Uthan Samiti, Almora **Dec 2025 - Jan 2026**

- Supported community outreach, awareness initiatives and local development activities across villages in rural Almora, including fieldwork, coordination and documentation of field observations
- Through Project Nivesh, empowered 70+ rural women with sessions on household budgeting, savings, responsible borrowing and managing small loans