

# Nilay Chindaliya

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| ACADEMIC QUALIFICATIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                               |                                                         |
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| Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Qualification                                                                 | Institute                                               |
| July, 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Bachelor of Technology (B.Tech.) in Artificial Intelligence & Data Science    | MIT World Peace University, Pune                        |
| May, 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Diploma in Information Technology                                             | MIT WPU School of Polytechnic & Skill Development, Pune |
| May, 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Secondary Education (CBSE)                                                    | DAV Public School, Neeljay                              |
| WORK EXPERIENCE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                               |                                                         |
| <b>IndiaFilings (EQL AI Limited),<br/>Mumbai</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>AI Business Strategy &amp; Workflow —<br/>Intern,<br/>Founder's Office</b> | <b>Feb 2026 – Present</b>                               |
| <ul style="list-style-type: none"> <li>Shipped <b>July</b>, an AI compliance advisor <b>live with 500+ customer conversations</b>, iterated V1 to V12 on real user feedback. Understands each client's business context to answer GST, MCA/ROC and entity-structure queries, detects buying interest and qualifies and converts clients through timely advisor handoffs, with all pricing and penalty figures retrieval-grounded</li> <li>Built <b>Xevy</b>, a financial-intelligence platform for businesses on the LEDGERS accounting platform: engineered the API integration and AI insight layer (Claude Code, Google AI Studio) so that any business can connect with just its API key. Fetches the client's own data (5,000+ invoices, 2,800+ contacts, 1,900+ SKUs on the pilot account) and delivers AI-generated insights and actionables on revenue, receivables and cash flow</li> <li>Designed an <b>HNI advisory engine</b> with a client classification and logic layer: segments customers by income sources, residency and holding structure, then maps each to optimal HUF, trust and entity structuring with cross-border tax logic; implemented across the top ~200 revenue accounts and used by advisory teams to upsell incorporation and compliance services</li> <li>Built the <b>Ledgers Accounting AI Agent</b>, automating transaction-document processing across 5 financial document types: OCR with field validation, hard reconciliation rules and ITC/reverse-charge flags; entries post to books only after human confirmation. Live on the platform</li> <li>Audited <b>200 GST on-hold cases</b> from CRM data, tracing ~55% to customer-engagement failure; designed and implemented a Day 0–7 SLA escalation framework in company workflow. These findings led directly to building <b>Khushi</b></li> <li><b>Khushi</b>, a Customer-360 onboarding profiler (GSTIN verification, compliance-gap detection, progressive CRM writes), and <b>Arjun</b>, an FDI advisory agent guiding foreign investors from the USA, UAE and beyond into India (entity structuring across Indian, US LLC / Form 5472 and UAE routes, Press Note 3 and FEMA screening): both live, both built to understand a client's business and convert them through personalised, context-aware guidance</li> </ul> |                                                                               |                                                         |
| <b>24 Investment Station &amp;<br/>Personal Portfolio</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Investment Intern</b>                                                      | <b>2019 – 2023</b>                                      |
| <ul style="list-style-type: none"> <li>Assisted portfolio building and mutual fund allocation for <b>37+ clients</b> through risk profiling, fund research and performance analysis, contributing to a <b>12.2% improvement in profitability</b></li> <li>Conducted fund, sector and market analysis to support investment recommendations and downside-risk assessment; prepared performance summaries and comparative analytics used directly in client advisory discussions</li> <li>Managed a personal equity and mutual fund portfolio to <b>~2.5× growth over 3 years</b> through disciplined, research-driven investing</li> <li>Applied fundamental analysis, valuation screening and risk assessment to entry and exit decisions, with strategic asset allocation balancing growth objectives against drawdown and volatility risk</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                               |                                                         |
| <b>Toys Park, Wani &amp; Satyasai<br/>Perfumers</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Family Business: Retail<br/>Operations &amp;<br/>Amazon FBA</b>            | <b>May 2015 – 2022</b>                                  |
| <ul style="list-style-type: none"> <li>Managed end-to-end retail operations in the family business: sales, billing, ERP inventory control and customer service• Led supplier negotiations and pricing decisions that delivered cost control, margin improvement and sustainability; implemented sales and stock-flow analytics improving visibility, replenishment accuracy and cash management• Scaled the family's Amazon FBA business to <b>~10× revenue growth</b> through competitor pricing analytics, SEO-led product optimisation and demand forecasting</li> <li>Improved working-capital efficiency through inventory planning, logistics coordination and cash-cycle monitoring; tracked conversion, margin and velocity metrics to support data-backed growth decisions</li> <li>Third-generation business family with roots in cooperative banking (grandfather) and a family-run eye-care non-profit (father); early exposure to branch operations and customer trust shaped my approach to financial systems</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                               |                                                         |

## PROJECTS

- **Jio DRHP Terminal:** built because a 700+ page DRHP is effectively unreadable for the ordinary investor — an interactive terminal that turns the filing into a 35-entity subsidiary graph, DuPont decomposition, cap-table dilution flows and a price-band simulator, with every figure traced to a filing source line; sharpened filing-level data analysis and equity research skills
- **TCS Global Command Centre:** born from tracking my own TCS holding — shareholder-relevant data sits scattered across filings and IR pages, so I built one Bloomberg-style terminal: financials, deal flow, HR analytics, subsidiary network mapping and an AI strategy simulator across 13 analytical tabs; deepened stock analysis, data analysis and financial dashboarding skills
- **LexOS:** legal operating system designed around a cite-only-retrieved architecture, with 9 role-isolated interfaces and retrieval-grounded institutional memory verified; eCourts CNR case crawling and 11 embedded agents
- **AI personal-finance analysis app:** spending insights and budgeting visibility; **2nd place, PCCOE Pune Hackathon**, with a published research paper
- **Patient-management dashboard** for the family-run eye-care non-profit (Chaitanyam Eye Care): role-based records and reporting, deployed on Google Cloud Run and in daily use
- **Digital agriculture platform:** procurement visibility and lending decision support for underserved farmer segments

## SKILLS AND CERTIFICATION

- **AI-Native Build Toolchain:** Google AI Studio (Gemini) · Claude & Claude Code · n8n workflow automation · API integration & webhooks · Firebase · Google Cloud Run — full product-development lifecycle, from logic design to deployed system
- **AI Systems:** agent design & orchestration · RAG and retrieval grounding · prompt & knowledge-base engineering · evaluation, guardrails and failure-handling design
- **Finance & Markets:** equity research & fundamental analysis · data analysis & financial dashboarding · financial statements & ratio analysis · DRHP/IPO analysis · portfolio construction & asset allocation
- **Compliance & Operations:** GST · MCA/ROC & entity structures · cross-border tax structuring (HNI, HUF, trusts) · US LLC & Form 5472 · UAE entity compliance · FDI / Press Note 3 & FEMA · CRM, SLA & escalation design · operational intelligence
- **Recognition:** Academic Excellence Award (NAIP, NIT Goa) · IBM Watson AI · Google Digital Marketing

## LIVE PRODUCTS & DEMOS

- ▶ [July — AI Compliance Advisor](#) live on the IndiaFilings platform
- ▶ [Arjun — FDI Advisory Agent](#) live, for foreign investors entering India
- ▶ [TCS Global Command Centre](#) Bloomberg-style shareholder terminal
- ▶ [Jio DRHP Terminal](#) interactive IPO filing analysis
- ▶ [LexOS — Legal Operating System](#) role-isolated legal workspace
- ▶ [Xevy — Financial-Intelligence Platform](#) API-connected LEDGERS insights on invoices & cash flow
- ▶ [HNI Advisory Engine](#) client segmentation & HUF / trust / entity structuring