

RACHIT GIANCHANDANI

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EDUCATION

Dhirubhai Ambani International School, Mumbai, India

- *International Baccalaureate Diploma Program, Grade 12*

- *Cambridge IGCSE Board Examinations, Grade 10*

2012 - present

2024 - present

2022 - 2024

STANDARDIZED TESTS

SAT; Total – 1530; Reading and Writing – 740; Math 790

IELTS: Total 8.5

2024

ACADEMIC HONOURS AND AWARDS

Dhirubhai Ambani International School, Mumbai, India

- Academic Excellence Award for achieving 40/42 IB points in Grade 11 2025
- Subject Achievement Award in Mathematics AA HL and Subject effort award in Economics HL 2025
- Subject Achievement Award in Additional Mathematics, Physics and Chemistry in Grade 10 2024
- Subject Achievement Award in International Mathematics, Biology and Computer Science in Grade 9 2023

National and International

- Distinction & **world rank 63** in **Sir Isaac Newton physics exam** – University of Waterloo 2025
- Distinction & **world rank 1** in **Avogadro chemistry exam** - University of Waterloo 2025
- Received **Young Achiever Award of the Year** at the 9th CSR Health Impact Awards in New Delhi 2025
- Distinction in **LSE Economic Society 2025 Essay Competition** – “How can a modern employer balance the company’s needs with AI against the employees’ objectives and wellbeing” : Prof Sir Christopher Pissarides 2025

ECONOMICS OF HEALTHCARE RESEARCH AND EXPERIENCES

Research

2023 to present

Reliance Foundation, Mumbai, India (www.reliancefoundation.org), set up to provide impetus to various philanthropic initiatives of Reliance Industries Limited, has touched the lives of more than 86 million people across India in more than 91,500 villages and several urban locations. Worked alongside the Health Outreach team to conduct **statistical and economic analysis** on the impact of outreach programmes, with the goal of optimizing cost-effectiveness and accessibility.

- Authored research paper on *Comparative Economic Impact of Hypertension, Anemia and Diabetes Intervention in Low-Income household in Mumbai* — accepted for publication- Measured long-term productivity gains and healthcare savings.
- Research project report: *Review of Global Healthcare systems, healthcare insurance schemes in India and Maharashtra* and optimising the penetration of National and State Public Health insurance at the grassroots level.

Discourses and discussion

- Engaged in discourses with economists and policy experts, including
- #1 Dr. Swati Jha (Reliance Foundation), on the role of healthcare access in poverty alleviation.
- #2 Mr N K Singh, a prominent Indian economist and policymaker and Honorary Fellow at LSE – “A historical analysis of life insurance’s contribution to India’s economic development”
- #3 Mr KV Kamath, senior leader in banking sector and former president of New Development Bank of BRICS countries – “India’s insurance sector: challenges and opportunities” (ICRIER Working Paper 394)
- #4 Mr Tarun Chugh, CEO Bajaj Allianz Life Insurance – “Quality and Accountability in Health Care Delivery: Audit-Study Evidence from Primary Care in India”
- #5 Mr Puneet Nanda, CEO ICICI Venture Fund – “Relevance of health economics to the Indian healthcare system: A perspective”

Study and Outreach

2023 to present

- Volunteered with the outreach team for 18 months to spread awareness of public health insurance schemes at national and state levels.
- **Founder Aarogya Connect**, a digital awareness and enrolment application for public health insurance, to scale up the enrolment of public health insurance schemes.
- Facilitated the sign-up of over 2,900 underprivileged families, ensuring that households had timely access to healthcare when required, which increased the coverage by 5% amongst who did not have any health insurance cover in the in scope community.
- Developed communication strategies tailored to low-literacy populations to improve enrollment efficiency.
- *Commended by the Chief Minister of Maharashtra state*, for leading beyond the classrooms by expanding access to government health insurance schemes at community level

PUBLIC HEALTHCARE AWARENESS CAMPAIGN

Brihanmumbai Municipal Corporation (BMC), Mumbai, India

2025

- Designed and delivered six community health awareness modules for BMC info-com division:
 - Malaria and Dengue prevention
 - Healthy salt and sugar consumption
 - Managing blood pressure
 - Diabetes awareness and prevention
 - Hand hygiene and sanitation practices
 - Importance of childhood immunization

SHADOWING A BANK CHAIRMAN

2025

Mr K V Kamath, senior leader in banking sector, currently Non-Executive Chairman of Jio Financial Services (JFS), former chairman of ICICI bank and former president of New Development Bank of BRICS countries.

- Discussed leadership principles in steering large financial institutions.
- Explored evolution of technology in banking, including ICICI's pioneering introduction of ATMs in India in 1999 and adapting financial systems using agentic AI to diverse operating environments.
- Learned about organizational restructuring, particularly the shift from rigid departments to cross-functional pods to enhance innovation.
- Analysed annual reports with him to understand institutional strategy, capital allocation, and governance.

LEADERSHIP

Dhirubhai Ambani International School, Mumbai, India

- Jaguar House Captain – Student Council 2024 - 2025
- Vice House Sports Captain – Student Council 2023 - 2024
- Chess club in school - trained and mentored advanced players to represent school at **MSSA** and **ISSO** tournaments.

INTERNSHIPS AND RESEARCH

- **Kotak Mahindra Bank**, Institutional Equities: At a local Investment Bank, rotated between **research** and the **trading desk**, blending analytical skills with practical execution insights, aligning with future interests in finance and economics. 2024
- **Reliance Industries**: Researched **cost-efficient large language model (LLM) design** and explored the concept of **competitive innovation**, during the period of OpenAI's first advanced public releases. 2024
- **AI Research Publication**: Authored a peer-reviewed paper (*International Journal of Business & Management Science*, Jan 2025) on **AI-driven algorithms in financial forecasting**, analysing their role in portfolio optimization, risk management & trading strategies. 2025

SUMMER ENRICHMENT PROGRAMS

- **Columbia University**: Studied **Artificial Intelligence, Cryptocurrency, and FinTech** as part of a pre-college program on emerging technologies in finance. 2024
- **University of Pennsylvania (Coursera)**: Completed an online specialization in **Healthcare Economics**, graduating with **95% overall performance** 2025

EXTRA CURRICULAR ACTIVITIES

- Chess**: *Training and Playing since age of 6 years to Present*; FIDE rating **1724**; increased rating by **600 points in 2 years (2022 and 2023)** through international tournaments across Italy, Greece, and Poland. Achieved **2nd place in Gallipoli Open Chess Tournament (Italy)**; School mentor
- **Taekwondo (Black Belt)**: *Pursuing training since Grade 1 for last 10 years*; Conducted **self-defence and safety workshops** for women's groups in the medical field, receiving acknowledgments in publications.
- **Speech and Drama**: Trinity College, London – *Pursuing since Grade 3 for last 8 years*: cleared Level 5 with distinction.
- **Model United Nations (MUN)**: *Participated since Grade 8* in national and international conferences with accolades:
 - *Best Delegate* (RIMUN, 2023, Rome)
 - *Outstanding Delegate* (DAIMUN 2022 & 2021)
 - *Honourable Mention* (ABMUM 2021, CMUN 2023)

SKILLS AND INTERESTS

- **Football & Fitness**: Right wing for the school football team; train 4x/week with structured gym sessions (compound lifts, mobility, core) and long-term focus on health and performance.
- **Political & Economic Affairs**: Follow global politics and healthcare economics; daily reader of *The New York Times*.
- **Technical & Programming**:
 - **Python (fluent), pseudocode (fluent), Java (intermediate)**
 - **Stata** for econometric analysis, **LaTeX** for academic writing/publications
 - **Wolfram Alpha** for mathematical modelling and problem-solving