

Bhargav H. Dharap

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Summary

Detail-oriented **finance and operations enthusiast** with experience in **risk assessment, banking operations, financial modeling, and data analysis**. Adept at **fraud detection, compliance, and process optimization**, with strong proficiency in **MS Excel, SQL, Power BI, Tableau, and Python**. Highly analytical with a track record of leveraging data-driven insights to **enhance operational efficiency and minimize financial risk**. Passionate about **financial security, compliance, and customer experience optimization**.

Education

Sardar Patel Institute of Technology, Mumbai Bachelor of Technology in Electronics and Telecommunications	2022 - Present
Arya Gurukul Junior College, Airoli 12th, High School (Science)	2020 - 2022
NES National Public School, Mumbai 10th, Mid School (Science)	2007 - 2019

Work Experience

Research Intern <i>S.P. Jain Institute of Management and Research</i>	January 2025 – Present
<ul style="list-style-type: none">– Conducted risk and compliance analysis on gig workers' financial stability, analyzing labor conditions, payment structures, and governance.– Utilized statistical analysis techniques (Cronbach's alpha, correlation, regression modeling) to extract actionable insights.– Managed data using Excel, Python, and Qualtrics to identify financial behavior patterns and risk factors.	
Business Manager Intern <i>Scrapitt</i>	August 2023 – November 2023
<ul style="list-style-type: none">– Developed fraud prevention measures and risk assessment strategies to identify suspicious vendor activities.– Improved customer transaction monitoring processes, ensuring regulatory compliance and reducing operational inefficiencies.– Conducted market analysis to detect trends affecting financial operations and digital transactions.	
Business Development Intern <i>Peershala</i>	February 2023 – April 2023
<ul style="list-style-type: none">– Spearheaded community-building initiatives across 15+ schools in Mumbai, promoting skill-based education programs.– Developed client-based decision-making frameworks to evaluate customer stability.– Conducted detailed financial and operational reports to identify sales.	

Certifications

- **Corporate Finance Institute (CFI)** – Risk Management and Financial Compliance
- **Ernst and Young (EY)** – PL-300 Microsoft Power BI Data Analyst
- **Udemy** – Fraud Prevention and Risk Management in Banking
- **Goethe Institute** – Deutsche A1 (German Language)

Skills

Technical Skills: Financial Risk Analysis, Compliance Monitoring, Fraud Detection, SQL, Power BI, Tableau, MS Excel (VBA), Python

Soft Skills: Problem-solving, Attention to Detail, Communication, Teamwork, Process Improvement

Projects

Fraud Detection Model – Financial Institutions

- Designed and implemented a **predictive fraud detection model** using **Python and SQL**, reducing false positives by **15%**.
- Analyzed **bank transaction data** to identify **patterns of suspicious activity and potential fraud risks**.

Banking Risk Assessment – Compliance and Security

- Developed a **risk assessment framework** to evaluate compliance risks in digital banking operations.
- Conducted **detailed audits on financial transactions** to detect inconsistencies and fraudulent behavior.

Extracurriculars

Treasurer

Enactus Club, S.P.I.T.

August 2024 – Present

Head of Finance

Astrophysics Club, S.P.I.T.

August 2024 – Present

Board of Director, Marketing

Rotaract Club, S.P.I.T.

August 2023 – August 2024