Arham Zar

New Brunswick, NJ, 08901 | arhamzar2927@gmail.com | 973.391.2055 | https://www.linkedin.com/in/arhamzar/

EDUCATION

Rutgers University - Rutgers Business School   **New Brunswick, New Jersey**
Bachelor of Science in Finance, Business Analytics & Information Technology   ***Graduated:** May 2025*
Cum Laude Academic Honors
- **Honors & Scholarships:** Cum Laude, Dean's List, Louis Tuckman scholarship, Kenneth & Jessica Miller scholarship
- **Coursework:** Derivatives, Time Series Modeling, Investment Analysis, Corporate Finance, Fixed Income

EXPERIENCE

Capital One   **Boston, Massachusetts**
Commercial Real Estate Banking Analyst (REIT & REIF)   *Jul 2025 - Present*
- Assisted in in-depth credit underwriting and due diligence on large-scale real estate transactions for REIT and REIF clients, supporting deal sizes between $1Bn–$6Bn with direct portfolio exposure ranging from $150Mn–$500Mn
- Partnered with senior relationship managers and credit officers to structure term sheets, revolving credit facilities, bridge loans, and CMBS structures tailored to institutional real estate sponsors
- Supported syndication efforts by preparing investor marketing materials, loan tapes, and covenant summaries, contributing to the oversubscription of multiple CRE debt issuances
- Executed market and asset-level research across office, multifamily, industrial, and retail properties, enabling strategic insights for clients and internal credit strategy

Kyndryl - IBM's Global Technology Services   **New York, New York**
Financial Analyst Co-op (Extended to 1Yr. based on performance)   *May 2024 - Jun 2025*
- Executed month-end close processes by reconciling internal and intercompany settlements, reallocating costs, and analyzing revenue sources across 60 countries, ensuring accurate financial reporting and compliance
- Analyzed monthly P&L statements and identified key trends, providing actionable insights to support strategic planning and resource allocation while working alongside the worldwide top spend and cost teams
- Assisted in data migration processes, ensuring a smooth transition of data from legacy systems to SAP/S4HANA, and worked on integrating SAP with other enterprise systems for seamless information flow.

General Motors   **Detroit, Michigan**
Business Intelligence & Analytics Summer Analyst   *Jun 2024 - Aug 2024*
- Built reporting systems within Power BI, reducing manual reporting time and improving visibility into key performance indicators with newly launched PowerUp, PowerUp+, and V2H systems, enhancing efficiency
- Developed comprehensive PowerBI dashboards for General Motors, leveraging data from Salesforce to analyze consumer battery problems and error codes on powerup and powerup+ systems, providing actionable insights
- Assisted the Corporate Development team on an ad-hoc project focusing on an acquisition of a Chinese lithium-ion battery recycling company and F-1 Racing partnership, assisting in the analysis of financial statements and IRA

Bank Al Habib   **Islamabad, Pakistan**
Corporate & Investment Banking, Structured Credits Summer Analyst   *Jun 2023 - Aug 2023*
- Assisted in the syndication and distribution of corporate loans into structured credit products, enhancing liquidity and risk distribution within the Pakistani banking market
- Played a role in enhancing market liquidity by facilitating the due diligence and financial modeling in the issuance and trading of Islamic structured credit products, resulting in new investment opportunities.
- Produced research and due diligence for corporate clients and institutional investors on structured credit strategies, such as risk assessment and diversification of portfolios

LEADERSHIP & EXTRACURRICULARS

Phi Kappa Tau Fraternity   **New Brunswick, New Jersey**
Treasurer/ Member Orientation Officer   *Sep 2022 - May 2025*
- Managed a $60,000 budget for the fraternity, meticulously disbursing funds to support various philanthropic activities

Little Investment Bankers of Rutgers   **New Brunswick, New Jersey**
Market Researcher   *Sep 2021 - May 2025*
- Compiled updates on the recent market events focused on Energy and Healthcare, distributed among 2000 readers

SKILLS & INTERESTS

Skills: *Proficiency in Microsoft Excel & Office Suite, SAP, PowerBI, Tableau, Salesforce,* **Beginner** *in SQL, Python, VBA*
Interests: *Stock Trading, Skiing, Comics, Soccer, NY Giants, MMA, Pool, Golf* **Languages:** *Multilingual in English, Urdu*