

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

2026

Work Experience

Research Intern
S.P. Jain Institute of Management and Research

January 2025 – Present

- 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
Scrapitt

August 2023 – November 2023

- 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
Peershala

February 2023 – April 2023

- Assisted in **financial compliance reviews** and monitored **transaction data** to mitigate potential risks.
- Developed **risk-based decision-making frameworks** for evaluating partner financial stability.
- Conducted detailed **financial reports and operational audits** to identify discrepancies.

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