Dherya Agarwal

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Professional Summary

Financial Analyst with 4+ years of experience in financial reporting, investment analysis, and risk management across banking, asset management, and corporate finance domains. Skilled in building and automating financial models, dashboards, and reports using Python, SQL, Excel, Power BI, and ERP systems. Experienced in M&A analysis, LBO modeling, scenario planning, and GAAP-compliant financial processes, delivering actionable insights that support strategic decision-making, optimize operations, and improve portfolio performance.

Education

University of California — **Riverside, CA**
Master of Science in Computer Science — *December 2024*

Narsee Monjee Institute of Management Studies — **Mumbai, MH**
Master of Business Administration (MBA) in Finance — *May 2023*

Narsee Monjee Institute of Management Studies — **Mumbai, MH**
Bachelor of Technology in Information Technology — *May 2022*

Skills

Programming & Query Languages: Python, SQL, VBA
Software Tools: QuickBooks, Bloomberg Terminal, Tally ERP Accounting, Anaplan
Visualizations: Tableau, Power BI, MS Office (Word, PowerPoint, Advanced Excel, MS Outlook), Google Analytics.
Core Financial Skills: Financial/Statistical Modeling, Financial Reporting, Financial Accounting, Financial Analytics, Data Analysis, Credit Analysis, Credit Risk Modelling, Market Research, Corporate Finance, Resource Management, Budget Planning, Financial budget, Forecasting financial needs, Term sheet preparation, Investment Analysis, Risk Management, Accounting, Monte Carlo Simulation, Quantitative Analysis
Financial Modeling & Analysis: IRR, NPV, KPI evaluation, scenario analysis
Valuation & AI Techniques: Discounted Cash Flow (DCF), Comparable Company Analysis (CCA), Precedent Transactions Analysis (PTA), Leveraged Buyout Modeling (LBO), UiPath, Alteryx, Gen AI
Business & Domain Knowledge: GAAP / IFRS Compliance, Corporate Finance Principles, Mergers & Acquisitions (M&A), Risk Management

Work Experience

Goldman Sachs Group, USA — **July 2024 – Present**
Financial Analyst

- Managed month-end and quarter-end close processes for multiple trading and investment banking units, ensuring accurate journal entries, GL reconciliations, and compliance with GAAP and SOX, achieving 100% on-time reporting with no discrepancies.
- Optimized accounts payable/receivable and payroll workflows by configuring QuickBooks and internal finance tools for automated invoice processing and batch approvals, improving working capital turnover by 30% and reducing settlement delays.
- Crafted UiPath RPA bots to automate repetitive finance processes, including journal entry postings, invoice validation, and reconciliations, reducing manual effort by 35% and improving compliance across investment banking and trading operations.
- Built advanced financial models including DCF, NPV, IRR, and scenario-based Monte Carlo simulations to evaluate trading strategies, capital allocation, and treasury investments, enabling data-driven decision-making for trading desks and portfolio management teams.
- Developed detailed valuation models (DCF, LBO, CCA) to support M&A due diligence, portfolio optimization, and capital deployment strategies, directly influencing deal structuring and investment decisions within the mergers & acquisitions team.
- Created interactive Power BI dashboards and Excel-driven automated reports to monitor fund performance, risk-adjusted returns, and operational expenses, reducing manual reporting effort by 40% and providing senior management with actionable insights.
- Established a risk-adjusted portfolio evaluation framework using Sharpe Ratio, Beta sensitivity, and Value-at-Risk (VaR) metrics to assess market, credit, and liquidity risks, contributing to a 25% reduction in portfolio volatility and improving risk-adjusted performance.

7FinCorp Group, India — **September 2020 - August 2023**
Financial Analyst

- Led month-end and quarter-end financial reporting by consolidating multi-entity data in ERP systems and SQL databases, ensuring GAAP compliance and delivering reports with 100% accuracy, which supported timely management decision-making.
- Created Python and Alteryx based automation workflows for data extraction, cleansing, and reporting, reducing manual reporting effort by 40% and improving the accuracy of financial statements and KPI dashboards.
- Conducted investment analysis and scenario planning using Bloomberg Terminal, Monte Carlo simulations, and LBO models, providing actionable insights that influenced capital allocation and M&A decisions.
- Prepared and reviewed term sheets, financial models, and valuation reports for mergers, acquisitions, and divestiture projects, ensuring precise risk assessment and supporting deal structuring with quantitative analysis.
- Built interactive Power BI dashboards to track key financial KPIs, operational performance, and risk metrics, enabling executives to visualize trends, simulate scenarios, and make data-driven strategic decisions.
- Performed risk management and quantitative analysis of investment portfolios using VaR, stress testing, and scenario analysis, mitigating exposure and improving portfolio performance by 15% over two years.
- Streamlined accounts receivable, payable, and treasury workflows by integrating ERP, SQL, and Excel-based reporting, improving cash flow visibility and accelerating reconciliations by 30%.
- Conducted detailed GAAP-compliant financial analysis for strategic projects, including mergers & acquisitions and leveraged buyouts, supporting internal and external stakeholders with accurate financial insights.