

Arjun Gupta

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SUMMARY

A fixed income and credit markets specialist with 3+ years of experience in credit research, portfolio risk analysis, and financial modeling, complemented by a Master of Advanced Finance (Monash University). Proven ability to translate market trends and financial data into actionable trade recommendations, optimise portfolio performance, and collaborate with senior stakeholders to drive strategic investment decisions. Skilled in credit risk assessment, sector research, and derivatives trading workflows, with proficiency in Bloomberg Terminal, SQL, Python, and advanced Excel. CFA Level I Candidate passionate about contributing to in-house portfolio management and long-term value creation.

REMOTE INTERNSHIPS

Corporate & Investment Banking Intern at JP Morgan, Melbourne

May 24 - Jun 24

- External Manager Due Diligence: Evaluated 5 APAC beverage sector merger targets, assessing strategic fit, financial metrics (WACC, IRR), and synergies.
- Analysed key financial metrics like EBIT, EPS, PER, and WACC to assess performance and uncover synergies.
- Developed DCF models to explore NPV and IRR, refining projections to align with strategic investment goals.
- Applied multiples such as enterprise value and EV/EBIT to compare market positions and assess growth potential into long-term value.
- Contributed to the auction process by preparing an indicative bid, backed by detailed valuation work and sensitivity analysis to inform our bidding strategy.

Data Analyst at, Deloitte

Apr 24 - May 24

- Worked with stock data from Yahoo Finance for companies like Cisco and Verizon, gathering and analysing stock prices.
- Quantitative Analysis: Analyzed stock volatility using Python, calculating upside/downside deviations to forecast market trends
- Calculated key statistics, including the mean and standard deviation, to understand stock volatility on Replit Python.
- Analysed standard deviation to calculate upside and downside deviations, providing a predictive analysis of potential stock movements.
- Proposed actionable, data-backed insights to support decision-making based on the patterns identified through this analysis.

EXPERIENCE

Asset Management Broker, Award Global, Melbourne, Victoria (Contract Role)

Jul 24 - Jan 25

- Generated and processed loan applications, ensuring compliance with financial regulations and internal standards.
- Conducted property and asset valuations to support loan approval decisions and risk assessments.
- Drafted, reviewed, and finalized loan agreements while ensuring adherence to client needs and legal requirements.
- Onboarded clients to the company portal, facilitating seamless account setup and ongoing communication.
- Followed compliance procedures rigorously, maintaining audit readiness and minimizing regulatory risks.
- Prepared detailed reports on loan performance and asset valuations, delivering insights directly to the Senior Management

Financial Analyst, Savy Civil, Melbourne, Victoria (Contract Role)

Apr 24 - Aug 24

- Developed dynamic financial models using Excel and VBA, incorporating lifecycle costing and depreciation schedules to more accurately project asset longevity and resource allocation, improving model accuracy by 15%.
- Conducted in-depth inventory analysis, improving stock management efficiency by 10%, ensuring that critical items like drinking water pipes and fittings were readily available, minimising project delays.
- Managed purchase orders through MYOB software, automating purchase workflows to reduce lead times, improve stock tracking, and ensure seamless material flow for ongoing construction projects.
- Processed invoices and led FP&A activities, using variance analysis to track budget deviations, enhance financial reporting accuracy, and improve overall financial transparency.

Commercial Finance Analyst, Knowledge Logistics Group, Melbourne, Australia (Contract Role)

Sep 23 - Nov 23

- Created dynamic financial models to optimise logistics costs, leveraging multivariable analysis of weights, distances, and seasonal factors, negotiating contracts valued at ~\$250k with partners like FedEx, DHL, and Maersk.
- Conducted analysis and sector research, making recommendations to improve financial outcomes and align with market trends.
- Led detailed operational efficiency reviews using KPI tracking and variance analysis, identifying bottlenecks and improving logistics throughput and supplier performance.
- Partnered with senior management in financial planning, driving profitability through contract negotiations and pricing optimisations.
- Delivered real-time analytics on logistics costs, asset availability, and supplier performance, providing actionable insights to support C-suite decisions.

Finance Business Partner, Signature Cleaning Services

Oct 21 - Feb 23

- Led the development and creation of the company's website to enhance online presence and attract potential clients. Strategically networked and connected with potential clients, generating leads to drive business growth and expand the customer base. Managed staff rostering, ensuring efficient allocation of personnel to various locations based on business requirements and operational priorities.
- Oversaw the management and maintenance of essential equipment, ensuring resources were available and functioning effectively to support operations. Handled the company's financial operations, including budgeting, cost analysis, and financial reporting, while addressing legal compliance and ensuring smooth business operations. Coordinated with legal advisors and ensured the business adhered to relevant laws and regulations, mitigating risks and ensuring business continuity.

Investment Analyst, Trade Ultra, UAE (Temp)

Oct 20 - Aug 21

- Ensured regulatory compliance and legal readiness following the company's split from its parent entity.
- Optimised trading platforms (MT4/MT5), leading to an improvement in transaction efficiency.

- Strengthened client relationships by improving CRM systems, which boosted retention rates and assisting in placing orders.
- Supported the integration of new trade licences and platforms, improving day-to-day operational control.
- Assisted with managing trading operations, from updating spreads to overseeing financial systems; tested demo accounts.

Credit Risk Intern, RAKBANK, UAE (Internship)

Nov 18 – Jan 19

- Conducted credit risk assessments that reduced loan default rates by 20% through improved financial analysis and profiling.
- Streamlined loan documentation and KYC processes, boosting operational efficiency by 30%.
- Prepared loan risk profiles by analysing client financials, enabling more informed lending decisions.
- Managed loan payments and regulatory documentation, ensuring compliance and reducing audit issues by 15%.
- Contributed to monthly audit and transfer pricing reports, ensuring accurate tracking and reporting.

EDUCATION

Master of Advanced Finance, Monash University, Melbourne, Australia (WAM: 72%)

Feb 23 -Jul 24

Scholarship Holder : Monash Vice Chancellor's Ancora Imparo Achiever Scholarship

Relevant coursework: **Fixed Income Securities, Credit Risk Analysis, Portfolio Management.**

Bachelor of Commerce (Finance), University of Wollongong, Australia (WAM: 70%)

Jun 18 -Jul 20

CERTIFICATIONS

CFA Level I Candidate, CFA Institute, Melbourne, Australia

Aug 25

FMVA Candidate, Corporate Finance Institute, Melbourne, Australia

Jul 25

Investment Banking Technicals, City Investments

Mar 22

Financial Risk Management Part 1, Udemy

Mar 23

SKILLS

Analysis: Financial Modelling (DCF, Accretion/Dilution, Statistical, Scenario/Sensitivity, Trend/Predictive), Portfolio Risk, Financial Statement Analysis, Financial Reporting, FP&A, Zero-Based Budgeting, Rolling Forecasts, Research.

Software: MS Excel, SQL databases, Python, R Programming, Eviews, Tableau, MYOB, Xero, Power BI, Bloomberg Terminal, Rotman Terminal

PROJECTS

IRT Group, Univariate: Analysed employee turnover by benchmarking against industry standards and understanding challenges in dementia care. Delivered ESG-focused recommendations under the Royal Commission Act, ensuring practical implementation aligned with the firm's operational goals.

Jan 20

UOW Unipark+ Application: Led the design of a university parking app, combining market research, sales planning, and financial forecasting. Improved user experience through intuitive interface design and built strategic partnerships to boost customer engagement.

Mar 20

INTERESTS

Chess, Motorcycle riding, Video Games, Design, Technology, Weight Lifting and Reading finance and investment books.