# Swarnima Bhandari

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LinkedIn: [**https://www.linkedin.com/in/swarn-bhandari**](https://www.linkedin.com/in/swarn-bhandari)

Portfolio website: <https://swarnquantportfolio.com>

Youtube: [www.youtube.com/@swarnmarketscans8647](http://www.youtube.com/@swarnmarketscans8647)

**Career objective**: I am seeking an opportunity to work in the finance field and financial markets which will also help me to pursue my goal of continuous learning and growth.

# Technical and Soft Skills

* Technical languages and tools - Python, SAS, SQL, STATA (basic level), Linux (basic level), MS Office, MS Excel and MS Word.



* Languages: English and Hindi.

# Education

**Auckland University of Technology**

**Master Of Applied Finance**  February 2023 – February 2024

Papers -: Corporate finance, financial modelling, International financial management and Investment analysis.

Research project -: The impact of ESG-rated holdings (stocks and bonds) on fund flows and fund returns for New Zealand open end and KiwiSaver funds. We studied the ESG rating impact of stocks for 810 mutual funds at holdings levels and fund levels calculating fund flows, rolling volatility, ESG-driven fund flows and fund returns, ESG equity holdings ratio and portfolio weights and other variables.

**Kotak Manipal School of Banking and Relationship Management, Bangalore.** December 2014

**Post Graduate Diploma Course in Banking and Relationship Management.** CGPA: 8.41/10.00

**Sh. Rajguru College of Applied Sciences, University of Delhi** Year 2013

**B.Sc. (Hons)Electronics,** CGPA: 5.93/10

**Additional Qualifications/Certifications:**

National Institute of Securities Markets Series 5A Mutual funds distribution August 2022

National Institute of Securities Markets Currency Derivatives Certification Exam April 2022

National Institute of Securities Markets Equity Derivatives certification exam August 2022

**CFA Research Challenge 2023, NZ chapter** – Contributed to the team’s success in securing 3rd place in the competition and received recognition as the Best Speaker for the presentation of the company’s business model. Our team developed a detailed DCF valuation model in Excel and conducted an in-depth industry analysis of the selected company.

**London Stock Exchange Group, University Dealing Challenge, 2023, NZ – Australia chapter** – Contributed to the team's achievement of securing 3rd place in the competition.

# Professional Experience

**Research Assistant, Auckland University of Technology March 2024 – Present**

**Project 1:** **Examining the impact of ESG investments in the New Zealand mutual funds.** Analyzed 18 years of holdings-level data across New Zealand mutual funds. Collected, cleaned, and created variables such as ESG tilts, fund flows, volatility, CAPM/CH4 alpha, and tracking error. Full codebook available on GitHub.

**Project 2:** **Residual Income valuation model.** Developed a residual income model for US stocks using 40 years of fundamental data from Compustat. Focused on valuation analysis and time-series modelling for investment insights.

**Project 3: Geopolitics Google Sentiment Indicator –** Built a sentiment index using Google Trends keyword search data, supporting weekly and monthly analysis. Algorithm correlates with Caldera & Iacoviello’s Geopolitical Risk Index. Full workflow and code on GitHub.

**Project 4:** **Con-call text data analysis.** Designed data pipelines to calculate complexity and geopolitical risks from US and global con-call transcripts (2002–present, 14,000+ tickers). Cleaned text, transformed to Parquet/Excel, and generated actionable variables for stock analysis.For data modeling, handling, manipulation and dashboard creation, I use SAS, Python and SQL. Data collection sources used - Morningstar, Refinitiv, Compustat Yahoo Finance, web scraping and online API platforms.

**Officer, Scale 1 in Bank of Baroda, Haldwani Main Branch, Haldwani. October 2019– January 2023**

**Role as Wealth Manager. Full-time, permanent.**

I worked on wealth management products and wealth management portfolio structuring. The profile includes 360-degree wealth and banking portfolio management for bank clients.

Worked on the following products – insurance, mutual funds, equity and bond investments, credit products, loans against shares and other banking products.

Compliance and reporting- Following compliance regarding the source of funds, equity markets, mutual funds investments and other anti-money laundering requirements.

Promoting transition to digital platforms and apps for investments and tracking investments and financial inclusion activities per Indian government goals and guidelines.

**Deputy Manager in HDFC BANK, Thane, Talaopali Branch, Mumbai. September 2017-October 2019**

**Role as Personal Banker. Full-time, permanent.**

360-degree banking profile. I managed a portfolio of 350 high-value clients, retail clients, high-net-worth individuals (HNIs), and non-resident Indians (NRIs), all of whom had significant relationship value with the branch.

Good communication & interpersonal skills for handling customer complaints and cross-sell or up-sell.

Worked on the following products - deepening casa deposits and liabilities of the portfolio, home loans, car loans, MSME loans, insurance products and market-linked investments like mutual funds, etc.

Guided NRI customers as per the Indian banking regulations and taxation.

**Deputy Manager in Kotak Mahindra Bank, Santa Cruz, Mumbai. January 2015 – September 2017**

**Role as Account Manager. Full-time, permanent.**

Worked on the following products - casa, insurance, mutual funds, loans and NTB acquisitions for salary accounts.

Organized desk activities and gave inductions at various corporates like Accenture, Capgemini, Reliance Jio, etc. for retail business sourcing like salary accounts, credit cards, loans and investments.

Providing HNI portfolio clients banking service by providing doorstep banking at the corporate workplace.

Handled profile of account manager catering to key corporate salary relationships of major corporates like Accenture, Capgemini, Cognizant, Reliance Jio, Mahindra, TCS, etc. in Mumbai, deepening corporate salary relationships and other businesses of banks in the corporates.

**Referees:**

Prasad Hegde - Assistant Professor, AUT Business School (Current supervisor)

Email: Prasad.hegde@aut.ac.nz

Referees from Previous organizations, available on call on request.