

JENIFER PINTO

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SUMMARY

- A results-oriented and analytical finance professional, currently pursuing an MBA in Finance from DY Patil University. Possesses hands-on experience in financial analysis, portfolio optimization, and fraud detection through impactful internship projects.
- Proven ability to leverage data-driven insights to solve complex business problems, demonstrated by developing a fraud detection model with 96% precision. Eager to apply a strong foundation in financial modeling, risk management, and data analysis to contribute to a challenging role in the finance sector.

PROFESSIONAL EXPERIENCE

Financial Analyst Intern | SkillFied Mentor | Ghaziabad, Uttar Pradesh (Remote)

Jul 2025 – Aug 2025

- Developed a machine learning model for fraud detection, achieving 96% precision and 78% recall by implementing SMOTE to address severe data imbalance.
- Constructed a Python-based portfolio optimization tool using Modern Portfolio Theory, simulating 10,000 portfolios to identify the optimal risk-efficient investment strategy based on the Sharpe Ratio.
- Commended for "exceptional dedication, consistency, and hard work" in a fast-paced analytical environment.

Co-Founder and Teacher | JHT SMART STEPS LEARNING | Sangli, Maharashtra

Feb 2023 – Jun 2025

- Co-founded and managed an independent coaching business, designing and delivering specialized educational programs.
- Developed curriculum, managed business operations, and provided instruction to students in various subjects.

Retail Sales Associate | Tata Tanishq | Sangli, Maharashtra

Jan 2022 – Jul 2022

- Consistently met and exceeded monthly sales targets through effective upselling and in-depth product knowledge.
- Managed point-of-sale (POS) operations, handled billing, and conducted regular inventory checks.
- Provided excellent customer service, resolved queries, and assisted with visual merchandising to enhance store appeal.

EDUCATION

Master of Business Administration (MBA), Finance | DY Patil University, Navi Mumbai, Maharashtra

Jan 2024 – Present

Bachelor of Commerce (BCom), Advanced Cost Accounting | Shivaji University, Kolhapur, Maharashtra

Apr 2017 – Apr 2020

Grade: A

SKILLS

- Financial Analysis:** Financial Modeling, Portfolio Optimization, Risk Management, Quantitative Analysis, Valuation, Cost Accounting, Financial Reporting
- Technical Skills:** Python (Pandas, Scikit-learn, Matplotlib, Seaborn), Microsoft Excel (Formulas, Functions, Data Analysis), SQL
- Business Acumen:** Business Analysis, Process Management, Critical Thinking, Decision-Making, Strategic Thinking
- Digital Marketing:** Google Ads, Keyword Research, PPC Advertising, Canva

PROJECTS

Fraud Detection in Financial Transactions

- Architected a robust system to identify fraudulent transactions with high accuracy, aligning with business goals of minimizing financial losses and ensuring regulatory compliance (RBI, SEBI norms).
- Engineered a Random Forest model that achieved a 96% precision and 78% recall score by implementing SMOTE to resolve severe class imbalance, striking a critical balance between fraud capture and operational accuracy.

Tech Stack: Python, Pandas, Scikit-learn, Imbalanced-learn (SMOTE), Matplotlib, Seaborn.

Portfolio Optimization using Modern Portfolio Theory (MPT)

- Developed a professional-grade investment portfolio optimizer in Python to maximize risk-adjusted returns over a 5-year horizon (2018–2023).
- Executed 10,000 portfolio simulations on 15 diversified assets using real-time data from yFinance. Applied Sharpe Ratio optimization via SciPy to identify the optimal portfolio on the Efficient Frontier.
- Delivered a comprehensive, multi-page PDF report with actionable investment insights and performance visualizations created with Matplotlib & Seaborn.

Tech Stack: Python, yFinance, SciPy, Pandas, Matplotlib, Seaborn.

KEY ACHIEVEMENTS

- Advanced Analytics:** Successfully engineered a Random Forest model for fraud detection, achieving a 96% precision and 78% recall score.
- Quantitative Modeling:** Developed a portfolio optimization tool that executed 10,000 simulations to identify the optimal risk-adjusted return based on the Sharpe Ratio.

CERTIFICATIONS

Coursera Certifications

- Investment Risk Management
- Introduction to Data Analysis using Microsoft Excel
- Business Analysis & Process Management
- Google Ads for Beginners
- Use Canva to Design Digital Course Collateral

JOB SIMULATIONS (FORAGE)

- Bank of America - Investment Banking
- Goldman Sachs - Risk Management
- Standard Chartered - Financial Markets Sales
- Citi - Finance
- EY - Financial Accounting Advisory Services (FAAS)
- ACCA - Sustainability in Banking
- Wells Fargo - Commercial Banking
- Vista Equity Partners - Understanding the Deal Lifecycle
- London Insurance Life - London Market Claims Operations