**RAVNEET KAUR SAINI**

Buffalo, NY | [Ravneetkaursaini17@gmail.com](mailto:Ravneetkaursaini17@gmail.com) | +1-832 705 2354| [LinkedIn](http://www.linkedin.com/in/ravneet-kaur-saini-412077339)  | [Portfolio/Dashboards](https://finance-dashboard-cymuidwphwbmtupuuy5udh.streamlit.app/)

**SUMMARY**

Detail-oriented finance professional with proven expertise in financial modeling, credit analysis, and accounts receivable optimization. Skilled in leveraging Python, Excel, and interactive dashboards to automate processes, enhance forecasting accuracy, and drive data-driven decision making. Demonstrated ability to improve collections by 35% and forecasting precision by 15%, with strong collaboration and problem-solving skills to support business growth.

**EDUCATION**  
**University at Buffalo, SUNY - Buffalo, NY**  
M.S. in Finance – Financial Risk Management (STEM), GPA: 3.6 / 4.0 | Expected Graduation - Dec 2025  
**Bhopal School of Social Science-Bhopal, India**Master’s in commerce (Accounting), GPA:4/4, Graduated July 2021  
Bachelor of Commerce (Hons), GPA:3.75/4, Graduated July 2019

**EXPERIENCE**

**Accounts Receivable Specialist Intern,** US Med-Equip, Houston, TX June 2025–August 2025

* Led ACH portal migration**,** converting 80% **of clients** to the new system, streamlining future payment processing.
* Accelerated AR collections, reducing invoice backlog by **35%** through strategic follow-ups and proactive outreach for past-due invoices.
* Implemented vendor compliance workflows, achieving **100% accuracy** in banking data and payment cycles.
* Generated detailed collection reports and aged receivables summaries to support cash flow forecasting and planning.
* Partnered with finance, billing, and remittance teams to refine internal SOPs, enhancing client satisfaction and

operational efficiency.

**Financial Executive,** Agarwal Mathur & Associates**,** Madhya Pradesh, India August 2021–December 2023

* Prepared monthly and annual financial statements for 20+ clients, ensuring accuracy and compliance.
* Developed Excel-based business plans and scenario projections, improving client decision-making.
* Managed financial compliance, accounts reconciliation, and audit preparation using accounting software Tally.ERP9, ensuring timely filings.
* Enhanced forecast accuracy by 15% through historical trend analysis and rolling projections.

**PROJECTS**

* Technical Analysis – GS & MS: Developed interactive dashboards analyzing key technical indicators to identify actionable trading insights.
* Multi-Sector Portfolio Analysis: Evaluated performance across sectors, highlighting diversification and risk-return opportunities.
* Academic Valuation Projects: Conducted DCF and relative valuation models for real companies, presenting actionable investment recommendations.
* NYC Flight Delay Analysis: Processed 100K+ flight records to uncover trends and visualize delays, automating 60% of reporting.
* Multi-Asset Portfolio Analysis: Assessed asset correlations and optimized allocations for better risk-adjusted returns.
* Portfolio Construction & Optimization: Developed optimized portfolios balancing risk and return, incorporating scenario analysis and diversification metrics.

Full dashboards and interactive projects available [here](https://finance-dashboard-cymuidwphwbmtupuuy5udh.streamlit.app/).

**SKILLS**

* Technical Skills: Python (pandas, NumPy, matplotlib), Streamlit, Excel (PivotTables, VLOOKUP, Macros), Tally.ERP9, Bloomberg Terminal
* Finance & Analytics: AR/AP Management, Valuation, Financial Forecasting, Risk Analysis, Cash Flow Analysis, Financial Modelling
* Soft Skills: Cross-functional Collaboration, Attention to Detail, Communication, Time Management