**RAVNEET KAUR SAINI**

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**SUMMARY**

Strategic and data-driven Finance graduate student with 2+ years of experience in financial reporting, forecasting, and liquidity planning. Proven success in leading ACH integrations, streamlining AR operations, and building valuation models using DCF, DDM, and Monte Carlo simulations. Strong foundation in accounting principles and risk management, with hands-on experience in treasury support and cross-functional collaboration. Skilled in Excel, Python, and Bloomberg. Passionate about driving financial strategy in dynamic, high-impact environments.

**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**Masters in Commerce (Accounting), GPA:4/4, Graduated in July 2021  
Bachelor of Commerce (Hons), GPA:3.75/4, Graduated in 2019

**EXPERIENCE**

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

* Took full ownership of ACH portal migration**,** converted 80% **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.
* Initiated vendor compliance workflows, ensuring **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

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

**PROJECTS**

**Equity Risk & Technical Analysis (GS & MS) – Python Project**, University at Buffalo September 2025

* Analyzed the stock data using pandas & yfinance, preparing data for time-series analysis.
* Conducted technical indicator analysis (RSI, MACD, moving averages) using pandas-ta to identify buy/sell signals.
* Created visualizations with matplotlib and plotly (candlesticks, trendlines, Bollinger bands) to know performance.
* Generated insights into risk-adjusted entry/exit strategies, demonstrating application of risk management tools .

**Equity Valuation - Home Depot & Shake Shack**, University at Buffalo January 2025–April2025

* Built end-to-end valuation models using DCF, DDM, Exit Multiples, and Monte Carlo simulation.
* Forecasted financials (2020–2029) using 10-Ks, Bloomberg, Yahoo Finance and Damodaran data.
* Presented investment pitch with actionable Buy/Hold/Sell recommendations in team-based setting.
* Delivered insights using WACC models and sensitivity analysis, highlighting risk-adjusted returns.

**SKILLS**

* Financial Tools: Bloomberg Terminal, Microsoft Excel (PivotTables, VLOOKUP, macros), Tally.ERP9, PowerPoint
* Programming: Python (pandas, NumPy, matplotlib, mplfinance, pandas\_ta, etc.)
* Finance Functions: AR/AP, Valuation Modeling, Financial Forecasting, Risk Analysis, Cash Flow Analysis
* Soft Skills: Cross-functional Collaboration, Attention to Detail, Communication, Time Management