Palak Saini

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SKILLS SUMMARY

- **Finance Fundamental :** Fundamental Analysis, Portfolio Management, Industry Analysis
- **Tools/Platforms**: MS-Word, MS-Excel, MS- PowerPoint, Tableau, Watson Studio, Canva, SPSS
- **Soft Skills**: Leadership, Communication, Team Building, Adaptability, Empathy

INTERNSHIP

- **SBFC Finance Ltd | Jhunjhunu Branch, Raj.**   July 2024
    - ◦ Developed and implemented a default risk detection model using MS Excel, Power BI, and AI tools to identify high-risk loan applicants
    - ◦ Analyzed customer financial data and behavioral patterns to predict potential loan defaults and mitigate risks
    - ◦ Developed a deep understanding of customer relationship management and consumer behavior analysis to anticipate needs and deliver superior service experiences

PROJECTS

- **Data Analysis using Tableau | LPU**   January 2024
    - ◦ Developed interactive dashboards to analyze sales trends across various product categories in the US market, enabling data-driven decision-making and strategic insights
    - ◦ Utilized advanced data visualization techniques to identify key growth opportunities, optimize sales strategies, and enhance revenue forecasting
- **Security Analysis and Portfolio Management | LPU**   September 2024
    - ◦ Practical understanding of stock markets and hands- on experience in stock selection, buying, selling based on market trends
    - ◦ Importance of spreading investments across different industries to mitigate risk and portfolio resilience
    - ◦ Analysis of the stock performance, tracking of gain/losses and preparing structured reports
- **Financial Statement and Ratio analysis | LPU**   January 2024
    - ◦ Performed a comprehensive analysis of financial statements, including income statements, balance sheets, and cash flow statements, to support informed investment decision-making.
    - ◦ Assessed key financial ratios such as liquidity, profitability, solvency, and efficiency to uncover potential risks, growth opportunities, and areas requiring improvement.
    - ◦ Designed financial models to project future performance and delivered data-driven investment insights and strategic recommendations.

ACHIEVEMENTS

- Participated and got a certificate of appreciation in an event called "Sustainable Business Goals" conducted by Chanakya Student Organization | LPU   January 2024
- Appreciated by Chief Officer of KVK, NDRI Karnal for best performance during RAWE training period   March 2023
- Secured 2nd position in poster making competition in graduation   September 2022

CERTIFICATIONS & CERTIFICATES

- Introduction to banking and financial services   December 2024
- Stock market and portfolio management   October 2024
- Advanced Excel Course |Grand Thorton   September 2024

EDUCATION

Lovely Professional University	Phagwara, India
Pursuing MBA in Finance and Marketing (Product Management); CGPA: 8.38	*August 2023 – Present*
BSc Agriculture Science (Hons)	Gurgoan, India
Graduation; CGPA: 8 .7 3	*August 2019 - May 2023*
Astha Academy Sr. Sec. School	Sikar, India
Intermediate; Percentage: 89.40 %	*April 2016 - March 2017*