STATEMENT OF PURPOSE

YASHITA MATHPAL

The finance world stands on the edge of a big change, thanks to digital tech. Data insights now drive major choices making it crucial to understand markets through number-crunching. Seeing the huge opportunities in this fast-moving field, I've decided to get an MSc in Finance at Schmalkalden University of Applied Sciences. This high-level degree will give me the tools and know-how to shine as a top Finance Analyst in handling risk and planning investments.

The finance world is changing fast, and people who can use data and math skills will lead the way in this field. By diving into the tough classes at Schmalkalden University, I'll learn what I need to become a pioneer in this area having a big effect on how money decisions are made. With a solid background in math-based finance, I'll be able to handle the tricky parts of the market, spot and lower risks, and come up with new ways to invest that will push the industry ahead.

The road I've picked isn't just about climbing the ladder, but a firm dedication to pushing the limits of financial analysis. By using the game-changing power of digital tech and number-crunching methods, I'm sure I can become a key player in this ever-changing scene.

From a young age, I have been captivated by the fundamental principles of finance and economics. **My fascination with Lego building became an innovative way to explore these concepts firsthand. I would construct structures that could withstand varying degrees of "risk," such as shaking the table or adding weight, demonstrating how different investments handle market volatility**. Additionally, I utilized Lego pieces to create a marketplace scenario, where fluctuations in supply and demand directly impacted prices. By manipulating the available pieces (supply) and the number of pieces desired (demand), I could witness the dynamic nature of pricing in real-time. **These early experiments with Legos ignited a lifelong passion for understanding market dynamics and risk management. Since the age of 16, I have been an active investor in the stock market, always eager to comprehend market fluctuations and analyze trends to learn more about profit-making. This hands-on experience has provided me with practical insights into market behavior and investment strategies, further solidifying my dedication to the field of finance.** Undoubtedly, my journey with Legos and the stock market has shaped my deep-rooted interest in finance and economics. I am confident that this unique blend of early experimentation and practical application has equipped me with the necessary skills and knowledge to excel in this dynamic field. I am eager to leverage my expertise and passion to contribute to the financial industry and make a meaningful impact.

Boasting an impressive academic pedigree, I have successfully completed my Bachelor's degree in Economics and Mathematics at the esteemed Daulat Ram College, University of Delhi. This institution has earned the prestigious NAAC accreditation and holds a commendable NIRF ranking of 28 within the nation. Graduating with a Grand CGPA of 8.212, I was awarded the First Division, a testament to my unwavering dedication and exceptional performance. My rigorous coursework encompassed advanced modules in macroeconomics, microeconomics, calculus, algebra, research methodology, analysis, statistics, modern business organization, business management, and the statistical software R. These comprehensive studies have equipped me with the mathematical and theoretical expertise necessary to tackle complex financial challenges. **I have particularly excelled in the critical areas of differential calculus, integral calculus, and algebra, which are essential for conducting advanced financial analyses.**

During my Data Analyst internship, I had the opportunity to tackle numerous projects, including a pivotal Bank Loan Case study. This project entailed a comprehensive analysis of a dataset related to clients' payment behavior, with the objective of pinpointing the factors that distinguish clients with payment difficulties. Through meticulous univariate, segmented univariate, and bivariate analysis, I identified outliers and uncovered correlations between variables. The resulting visualizations provided actionable insights, empowering enhanced risk assessment and credit-granting processes. This experience not only deepened my passion for finance but also honed my analytical prowess.

Subsequent to completing my bachelor's degree, I joined Wipro as a Financial Analyst. In this role, I have excelled at developing detailed financial models and forecasts, analyzing financial data to uncover trends, evaluating investment opportunities, and supporting long-term financial planning. **Additionally, I have demonstrated my ability to monitor key performance indicators, manage costs, ensure regulatory compliance, and effectively communicate financial insights to stakeholders. These diverse responsibilities have further refined my analytical, technical, and strategic capabilities, making me an ideal candidate for the MSc in Finance program at Schmalkalden University of Applied Sciences.**

Germany's exceptional standing in finance makes it the ideal choice for advancing my studies in Finance. The country's robust financial sector, anchored by major hubs like Frankfurt, offers unparalleled opportunities for practical learning and career growth. Germany's unwavering commitment to innovation and technology aligns seamlessly with my passion for data-driven financial analysis and   methods. Moreover, the emphasis on rigorous academic training and research at institutions like Schmalkalden University guarantees that I will receive a world-class education. The country's cultural diversity, rich history, and welcoming international student community will not only enrich my academic journey but also contribute significantly to my personal development.

I am eager to join the MSc in Finance at Schmalkalden University of Applied Sciences because this program uniquely aligns with my academic background and professional aspirations. The

curriculum's comprehensive focus on critical areas such as financial management, risk assessment, and strategic investment decisions resonates with my desire to deepen my expertise in these fields. **The program's emphasis on emerging areas like Behavioral Finance, Digital Finance, and Sustainable Finance is particularly appealing, as I am passionate about exploring how psychological insights and technological advancements can be harnessed to innovate within the financial industry.** Additionally, the opportunity to study in a diverse, international environment will enhance my ability to navigate the globalized financial landscape, equipping me with the intercultural competencies essential for success in today's interconnected world. I am confident that the academic rigor, flexibility, and practical focus of this program will provide me with the tools needed to achieve my career goals and make meaningful contributions to the finance sector.

Upon completing the MSc in Finance at Schmalkalden University of Applied Sciences, my immediate career goal is to leverage the advanced financial knowledge and analytical skills gained from this program to secure a strategic role in investment banking or corporate finance. In these positions, I aspire to drive data-driven financial decisions, optimize investment portfolios, and contribute to the financial growth and stability of the organizations I serve. My long-term ambition is to become a leader in the financial industry, where I can develop innovative solutions that address the emerging challenges of digital transformation and sustainability. I am particularly passionate about integrating cutting-edge technologies and sustainable practices into financial strategies, which I believe are crucial for the future of finance. By applying the interdisciplinary and global perspectives gained from this program, I aim to influence the financial sector in ways that promote both economic growth and social responsibility. I am particularly excited about the prospect of applying economic analysis to real-world financial issues, leveraging the expertise and resources available in Germany.

With my analytical mindset, meticulous problem-solving skills, and deep passion for finance, I'm well-equipped to thrive in the MSc program. **My proficiency in programming languages like Python and R, coupled with my experience in financial modeling, will undoubtedly contribute to my success.** Driven by my ability to work under pressure and my unwavering dedication, I'm confident in my ability to excel in this prestigious program.

I am eager to apply my academic background, professional experience, and passion for finance to the MSc in Finance program at Schmalkalden University. This program will be instrumental in helping me achieve my career goals, and I am excited to contribute to the vibrant academic community at Schmalkalden University. I am confident that my qualifications and enthusiasm make me an excellent candidate for this program, and I appreciate your consideration of my application.