## **MOTIVATION LETTER**

In the current age of globalization, the business world is on the brink of significant change due to the vast opportunities and challenges presented by financial innovations such as Fintech, Crypto-currencies, Blockchain, and the growing risks in a volatile market. As a passionate student of finance, I aspire to be at the forefront of upcoming changes, welcoming new challenges and playing a crucial role in the financial sector. Obtaining a Master of Science in Finance from FH Schmalkalden University of Applied Sciences is crucial for gaining a thorough understanding and perspective, making it the perfect foundation for my success in the financial field. After earning my master's degree, I hope to work for an international investment bank such as Superbank or Giant Investments Bank as a financial professional.

In this course, I will learn about psychological factors in financial decision-making and how to apply behavioral finance theories to investment strategies. Moreover, I will learn to use digital technologies to transform business processes and create value from data. Additionally, I will acquire the ability to analyze financial data using econometric methods and develop financial models. I will also learn how to assess and manage financial risks and uncertainties by applying economic theories. Furthermore, I will study the dynamics of digital markets and their impact on market structures and financial practices. I will also gain an understanding of various financial instruments and their role in investment strategies and risk management. I will also learn about international business taxation principles and their impact on multinational operations. Additionally, I will develop skills in evaluating investment opportunities using appraisal techniques and making informed decisions. I will also understand how to design and implement management control systems and assess their effectiveness. Furthermore, I will gain an understanding of sustainable finance principles and their impact on financial decision-making. Lastly, I will learn how to conduct asset and business valuations using financial analysis techniques and interpret financial statements to assess performance and value.

My reason for visiting **Germany** is to soak in its educational offerings and exposure and benefit from its rich cultural diversity. It has abundant resources and high-quality teaching standards. State-of-the-art educational infrastructure, practice-based courses, globally accredited degrees, and industry exposure are some of the core factors that make me opt for Germany as my preferred educational destination. By studying in Germany, I will be exposed to various facets of practical learning, which will elevate my learning and prepare me to deal with the challenges of the outside world. The country's relaxed vibe and welcoming atmosphere will make me feel at home, ensuring a comfortable stay during my study journey in Germany. The German education system is world-renowned and is globally recognized for its high-quality educational programs. German universities and colleges have something to offer to everyone through their carefully designed and diverse range of programs.

FH Schmalkalden University of Applied Sciences is one of the most renowned German institutes where I can find such a comprehensive curriculum. This university offers the exact course I had been searching for. The course's practical approach will enable students to deal with real-world situations. Additionally, the university boasts cutting-edge, modern facilities that will give students the ideal studying environment. All the course modules are closely aligned with the industry's needs. Here students are not just taught skills and theoretical knowledge but are given real practical exposure in a multicultural atmosphere. Moreover, this education provider has a world-class infrastructure, friendly faculties, and a modern curriculum. In every aspect, I found this university is the perfect place to continue my graduate studies.

Regarding my academic background, I completed my Secondary School Examination (Class 10th) from the Central Board of Secondary Education, Delhi, India, in 2017 with a perfect 10 CGPA (German Grade: 1.00). Following that, I obtained my Senior School Certificate Examination (Class 12th) in 2019 with a grade of 88.2 (German Grade: 1.53). Afterward, I graduated with a Bachelor of Business Administration in International Business from Savitribai Phule Pune University, Maharashtra, India, in 2022, achieving a grade of 9.48 (German Grade: 1.26). I took the IELTS test on October 31, 2023, and achieved an overall score of 8.0. I also completed the German Language A2 Level from Goethe Institute and scored 72/100. Additionally, I worked as a Project Assistant at Marma Innovations in Pune, Maharashtra, India, handling project support, research, documentation, and collaboration. I also worked as an Analyst at Northern Operating Services Pvt. Ltd. in Pune, Maharashtra, responsible for financial data reconciliation, database maintenance, and assisting in the implementation of automated reconciliation tools. Apart from this, I completed the Yoga Shikshak course with first-class distinction, recognized by the Department of Ayush, Government of Maharashtra.

I would like to conclude by saying that if I get admission to your university; I will perform to the best of my abilities and work hard to achieve my goals. I hope that the admission committee recognizes my zeal and grants me an opportunity to actualize my aspirations.