

STATEMENT OF PURPOSE

I am **Riya Nikhil Tipnis** from Maharashtra, India and I am curating this statement of purpose to show my interest, motivation and strong zeal to pursue the course of **Master of International Business and Finance program at the Technical University of Applied Sciences Augsburg in Germany**.

About my education, I finished my **Master's in Commerce** with a focus on Banking and Finance in 2024 where I got a score of 9.94 out of 10. Before that, I did my **Bachelors in Commerce** from 2018 to 2021 where I scored 8.78 out of 10. In terms of schooling, I finished Secondary school in 2018 with 91.23% marks. Before that, I did higher secondary school in 2016 with a 9.2 CGPA.

I scored **8.0 overall in the IELTS** exam in 2023 where I got 9.0 in Reading, 8.5 in Listening, 6.5 in Writing, and 8.0 in Speaking. I also have knowledge of **German with certificates in A1 level German** in 2021 and an **A2 level German** in 2022. I also passed the **CFA Level 1 exam** in 2023. In addition to all this, I have skills in doing financial analysis too.

I currently have a job at **Randstad India in Chennai** where I started working in August 2023. This job gave me experience in doing financial analysis and making reports for clients. Along with my regular studies, took some extra courses to learn more skills. I got a **Research Analyst Certification** in 2023 and did a Virtual Experience Program about Investment Banking in 2023. I learned about foreign trade, data analytics, trading strategies, and technical analysis as well.

I want to do this master's program because of my strong interest in international business and world finance markets. The course covers topics like covering financial economics, financial institutions, monetary policy, financial market decisions, valuation of securities and companies. These topics match my goal of becoming an expert in global finance and investment management. The course also teaches about corporate governance and managing people. This will help me develop my professional skills. While my previous Master's degree provided a solid foundation in banking and finance, pursuing an advanced Master's specializing in international business and finance will improve my expertise to a global level, enabling me to navigate financial markets and transactions. After completing this course, I want to have a career in investment banking or portfolio management at big multinational banks or firms and this course will give me the knowledge and global viewpoints I need to succeed.

Germany is a very powerful economy and a leading place for finance in the world. It has a GDP of over \$4 trillion with major finance centres like Frankfurt. Big German companies like Deutsche Bank, Allianz, and Munich Re are famous all over the world for banking and insurance. The country also has strong finance markets and strict monetary rules. Germany also focuses a lot on research and new ideas. Its location makes it a gateway to European markets. All this makes Germany an ideal place for me to study international finance.

Your university has a very long history going back to 1710. It is well-known for teaching engineering and technical subjects very well. Your focused curriculum and hands-on learning methods are exceptionally well which include case studies and projects. Your partnerships with big German companies like Audi, MAN, and BMW will help students like me to gain valuable real-world experience.

I am very determined and dedicated along with having strong basics from my previous studies. I also have a global viewpoint and also a zeal to contribute well to this master's program. I really look forward to starting my international finance education journey at your esteemed university. After finishing this course, the concepts I will learn would help me start a rewarding career. Thank you for considering my application.

Sincerely,
Riya Nikhil Tipnis