

STATEMENT OF PURPOSE

My passion for finance began during my Bachelor of Commerce studies in Accounting and Finance. Numbers have always held a special logic for me, and the world of finance feels like a fascinating puzzle waiting to be solved. This application is my chance to explain why **Hochschule Schmalkalden's Master in Finance program** is the perfect next step in my financial journey.

My academic journey began with a strong foundation in secondary education, where I secured a commendable 89.60% (German equivalent: 1.48) in the Secondary School Certificate Examination conducted by the Maharashtra State Board of Secondary & Higher Secondary Education in March 2018. Building upon this, I excelled in the Higher Secondary Certificate Examination (Maharashtra State Board) with a score of 90.31% (German equivalent: 1.45) in February 2020. Following my higher secondary education, I pursued a **Bachelor of Commerce (Accounting & Finance)** at the University of Mumbai from August 2020 to May 2023. Throughout my undergraduate studies, I consistently demonstrated academic excellence, graduating with a highly competitive **CGPA of 9.57 (German equivalent: 1.21)**. As part of the program, I undertook a research project in the Department of Commerce at Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar, India, in 2023. My research, titled "**A Study on the Impact of Extra-Curricular Activities on Student Development in Ulhasnagar**," explored the crucial role extracurricular activities play in fostering personal growth among students.

While completing my Bachelor's degree, I gained valuable professional experience working as a **Senior Executive (Operations) at Impact Capital Partners** in Ulhasnagar, India, since December 2023. This role has provided me with a hands-on understanding of organizational operations, financial statement analysis, and document review. Additionally, I honed my technical skills by completing an eight-month Advanced Diploma in Computer Application with a Grade A++ in March 2022. My commitment to continuous learning was further demonstrated by attending the "Overview of Securities Market and Career Growth" webinar hosted by the BSE Investors Protection Fund in August 2021. I appeared for the **IELTS Exam and scored an overall band score of 7.0**.

My Bachelor of Commerce in Accounting & Finance provided a solid foundation in financial concepts and analysis. However, the ever-evolving landscape of finance demands a deeper understanding of complex financial instruments and advanced analytical techniques. Pursuing a **Master's in Finance** at Hochschule Schmalkalden is the natural progression to refine my knowledge and propel me towards a successful career in this dynamic field. The program's emphasis on learning outcomes like portfolio management, risk assessment, and financial modeling aligns perfectly with my aspirations to become a **Financial Analyst**. With this specialized skillset, I envision myself contributing to the financial success of established organizations like **Deutsche Bank or Mahindra & Mahindra**, assisting them in making sound investment decisions and navigating the intricacies of the global financial market.

Hochschule Schmalkalden particularly appeals to me due to its unique blend of academic excellence and practical orientation. The program's emphasis on real-world application through case studies and project work resonates with my desire to gain practical skills alongside theoretical knowledge. Furthermore, the opportunity to tailor my studies by choosing electives in innovative areas like digital or sustainable finance aligns perfectly with my interest in staying ahead of the curve in this rapidly evolving field. The program's reputation for fostering a close-knit international community also excites me, as I believe it will provide a valuable platform to learn from diverse perspectives and build a strong professional network.

Germany's position as a leading economic powerhouse in Europe makes it an ideal environment to pursue my Master's in Finance. The country's strong financial sector, with its presence of global financial institutions and renowned investment firms, offers unparalleled opportunities for professional development and career growth. Furthermore, Germany's focus on innovation and research fosters a dynamic learning environment, while its cultural richness and historical significance create a truly enriching experience.

Eager to join your esteemed program. Thank you for considering my application!

Regards,

Shivdeep Kaur Paramjeet Singh Labana