

## Declaration of Intent

Applying at **Hochschule Schmalkalden for the Master of Finance degree** is I, **Aathira, Santhosh**. This letter seeks to give a general picture of my academic background, work experience, and reasons for choosing this particular program.

After graduating in October 2023 from Bangalore University, Bangalore, India, with a **CGPA of 8.78—equivalent to a German grade of 1.6**—I finished my **Bachelor of Commerce**. Before, I finished my 12th grade in April 2019 from the Department of Pre-University Education, Government of Karnataka, and India. In June 2017, my ten-grade result was an **8.8 CGPA (German Grade: 1.5)**. After passing the **IELTS** in February 2024 with a **6.5, which falls under B2 level**, Showcasing my English, my individual scores were Listening 7.0, Reading 6.0, Writing 6.5, and Speaking 6.0. Reflecting my commitment to learning new languages and cultures, I also finished the **Goethe Zertifikat A1 in June 2024 with an 80/100 total**.

Apart from my intellectual success, I have acquired useful work experience. Since July 2024, **Capgemini Technology Services India Limited, India**, has had me working as a **Process Associate**. Among my duties are data management, process execution and optimization, and quality assurance. Previously, from February 2023 to September 2023, I worked as a **Procurement Professional at Alchemy Techsol India Pvt. LTD., Bangalore**. There I handled vendor data maintenance and purchase order changes. These positions have given me a strong basis in process optimization and data management. Along with other extracurricular activities, which have expanded my viewpoint and skill set, I finished a **German language A1 course** from Speakeng India and the **Employability Skill Development** Program run by Mahindra Pride Classroom. I also helped out at HSR Layout and MG Palya during the **National Pulse Polio Program**. Several certifications, like **SAP FICO**, have also helped me to deepen my knowledge and abilities.

**The Master in Finance is a logical next step since my academic path and employment experience have provided me a good basis in business and finance.** My classes in financial accounting, retail management, business ethics, stock and commodities markets, goods and services tax, business taxation, and cost control have given me the tools I need for this degree. I want to grasp risk management, investment tactics, and financial markets more fully. For my work in investment consulting and financial analysis, these subjects are absolutely vital. Roles like Financial Analyst, Investment Banker, and Risk Manager—which call for knowledge in finance and data analysis—fit me.

**Germany presents unmatched chances for financial students, hence I wish to study there.** The field of education in Germany is significantly better than in other countries, hence I wish to remain here. I wish to be among the rich German culture, diversity, and good exposure. Germany was my choice for my master's degree since it emphasizes technological development and useful applications. Studying in Germany will, I hope, help me develop personally and professionally as well. Germany's effective public transit, rich history, and dedication to sustainability—which drove my choice to study here—excite me.

**High academic standards and thorough finance curriculum set Hochschule Schmalkalden apart.** Particularly intriguing to me are courses in Risk Management, Investment Analysis, and Financial Markets and Institutions. These subjects complement my hobbies and professional objectives quite nicely. One major influence on my decision to apply is the university's dedication to provide a realistic learning experience based on its first-rate research facilities. The chance to work with fellow students in a lively academic environment and learn from seasoned instructors excites me.

**Following my Master in Finance, I wish to work. I want to be in roles including risk manager, investment banker, and financial analyst.** By giving me both technical knowledge and interpersonal abilities, I think the Master of Finance program will equip me for these positions. The emphasis of the training on practical applications will help me to solve challenging financial issues and make wise decisions. This curriculum will provide me the tools I need to excel in the financial sector, thus I am sure.

**All told, I have a strong academic background, some useful professional experience, and well stated career goals.** These qualities help me match quite well for the Master in Finance program at Hochschule Schmalkalden. Applying the knowledge and abilities this course gives to the subject of finance excites me. They will help me to realize my long-term career goals.

**I value your giving my application some thought.**

**Really,  
Aathira, Santhosh**