

Statement gavaskar,  
and i came to a  
decision



Statement of Purpose I, Mohammed Yaseer Arafath S/o Mohamed Ayoob, born in an upper middle class family in India on the 22nd of November, 1988, wish to apply for a Student Visa for the purpose of pursuing Master of Finance at RMIT, Melbourne, Australia, which is due to commence on 26th February 2018. My application is financially self-supported along with the assistance of bank loan. I completed my schooling from Campion Anglo Indian in the year 2006 with 87 percentages. Thereafter, I did my bachelors of Science in Hospitality Management and Diploma of Hotel Management as a dual degree program at SIHM, Trichy, with distinction in 2009.

Unfortunately, over the course period, neither did I like its work culture nor there a considerable scope in India for the industry. So I made up my mind to breathe new life into my career and I enrolled in Master of Business Administration from RMKEC, Chennai. My life went through a meaningful change during the second semester when I was introduced to the world of Finance, I was instantly fascinated with the subject Financial Management, thanks to the inspiring lectures from Prof Senthil Gavaskar, and I came to a decision to thrust my career in finance. After I completed my MBA, I had the privilege to work for The Federal Bank Ltd as an Assistant Manager.

Working in a banking firm was hugely informative as I got a chance to share views and experiences about finance and investments in particular, among professionals and finance enthusiasts. I feel that the time working here has a part in cherishing my wish to consider a masters course in Finance.

Someone is sitting in the shade today because someone planted a tree a long time ago, those magical words by Mr. Warren Buffett ignited the fire in me to be the light that helps others see.

My goal is to become a financial and Investment Advisor and to help people achieve their financial goals. From quite an early age, I was adept at Numbers and problem-solving skills. After my graduation, I happened to witness many of my relatives and friends had lost millions of rupees on their businesses, which propelled me to think why only a few investors reaping unparalleled success and profits whereas most of the investors lose millions of rupees on failed investments or settling for a lesser Return on Investment (ROI) than they had actually desired. While no business is without risk, there should be an approach to minimize that risk.

That approach is what I strive to learn. So after five years of experience working in a reputed bank and understanding the basic ideology of investments, I decided to pursue a further study in finance area so as to get in-depth practical insight on Investments that will help me in achieving my goals of becoming an astute Investor. The curriculum includes units such as Investment analysis and Economic analysis for business which will provide me with analytical techniques and the tool I need to understand the costs of managing a business and enlighten me to recognize ventures that are worth investing in.

Immediately after joining the course, I aim to work towards my MS degree and focus on my majors. Thereafter, I would like to see myself as a part of the investment sector of the finance industry working towards the development of this sector. For the next few years, I would like to work for top organizations like Bajaj Capital and HDFC and gain rich experience before I apply for my Professional Licence. My eventual goal, in the longer run, is to establish an Investment organization in my country, leading a

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bunch of talented consultants with the motive of serving the people for good. RMIT University is one of the finest institutes for finance programs. RMIT is truly a global university featuring among top 250 universities in the world. The curriculum is designed emphasizing more on practical industry learning, which will give us the skill and experience that the employers look for.

Additionally, we are offered several guest lecture from renowned financial experts which I am sure will not only expose us to the current industry developments, but also improves our motivation levels. In my previous study, I was a university ranked and was among the top two percent of students which I hope will demonstrate my academic ability to study at this level. Furthermore, I chose to study in Australia as it enjoys an international reputation for excellence in the field of finance. Australian universities emphasize on practical and career-oriented trainings which gives us the confident to have possess the skill set demanded by the employers. Also Australian qualifications are not only recognised by employers around the world but nominating us desirable candidates for employment globally. I eagerly look forward to gain valuable inputs from world renowned professors Dr Monica Tan and Dr Steven Kates and hope to assist them in their future projects and publications.