

OUT WITH THE OLD:

Demonetization could spark a new digital economy in India

Newspaper Headlines, November-22- 2016

India went through a severe cash-crunch as part of the recent demonetization drive. It was a much-needed economic movement to get rid of black-money and terrorist funding running in the economy. Delving deeper, I realized some of the fault-lines in the entire country's financial structure and the difficulties faced by the citizens.

Therefore, my overarching ambition is to deliver first-class XXXXXX services to my country. I want to revolutionize the way India XXXXXX and spread it across the globe. I sense unprecedented opportunity to resolve this critical pain-point. Consequently, I aspire to conceptualize sustainable and disruptive solutions in the XXXXXX space, not just for profit's sake, but for raising the standard of living and comfort of the citizens in the country—thereby fulfilling a true double bottom-line impact (people and profits).

My plan of action is to work with XXXXXX companies (such as XXXXXX). Under its aegis, I will contribute to business development, understand the market needs, constantly innovate and upgrade product offerings. After inculcating commensurate exposure, I intend to start my own company.

Towards this ultimate objective, I envisage the need to imbibe strong business fundamentals in Behavioral Economics, Finance and Management. XXXXXX will help me understand why people act the way they do and the practical implementation of economic theories. The XXXXXX Management' and 'XXXXXX' majors particularly interest me as it is essential to know how to plan and execute in large organizations. For Finance, specialization in 'Banking and Financial Institutions,' 'Financial Instruments and Portfolio Management' and 'International Finance' are particularly aligned to the XXXXXX sector in which I wish to dive into.

Apart from the brilliant academic courses taught by globally renowned professors, I want to maximize the unrivaled experiential learning opportunities on offer. Through XXXXXX, I will join a community of XXXXXX who will motivate each other and bring out the best in us. From XXXXXX, I wish to contribute my bit to the community by applying classroom constructs and thereby raising the standards of living of underserved/impoverished sections of society across the globe. Moreover, the XXXXXX group will allow me to explore my fascination with the XXXXXX market and other XXXXXX, since I have been investing in XXXXXX over the last two years. Such endeavors will enable me to carve my niche in the financial services industry, while instilling the spirit of XXXXXX.

Researching under the astute guidance of XXXXXX I will garner firsthand understanding of established theories, its application and solutions in all three chosen fields of interest. As they focus on four main areas for any research being 'Opportunities,' 'Strategies,' 'Leading and Organizing' and 'Economic Value' will prepare me to understand any market situation and take necessary courses of action during my professional life. At XXXXXX Center' learning how to analyze and improve the productivity, performance, financial structure of a firm, along with anticipating the external environment of a firm will also facilitate in my professional growth. 'The XXXXXX Initiative' will give me an opportunity to further understand the volatile financial market.

As an XXXXXX, I wish to be a part of the UPenn XXXXXX team to further hone my skills and win laurels for the university on many levels and become an international champion. I will also immerse myself in other recreational activities which I enjoy immensely (such as XXXXXX). Most importantly, I plan to utilize my four years of undergraduate studies to explore new/eclectic interests outside my comfort-zone.

In the not-so-distant future, I envision a newspaper headline that reads:

“Digital Payments Industry faces acute shortage of skilled resources; Thought leaders needed.”

I aim to be at the forefront, conceiving game-changing disruptions in this industry.