STATEMENT OF PURPOSE

"Competitive advantage cannot be understood without looking at the competitive environment in which a company operates."

—Michael Porter

As the quote above suggests, competitive advantage is shaped by understanding the broader market dynamics, including industry trends, competitor actions, and external factors like regulations. Throughout my career, I have found that analyzing the competitive environment allows companies to identify strengths, weaknesses, and opportunities that directly influence their market position. My interest in the business domain began to take shape during my early education in my bachelors when I studied commerce as my major and came across subjects like Accounts and financial management and marketing and human resource management where I studied about the basics of marketing strategies, growth metrics, advertisements, ICP segmentation, analytics software, and content strategy. These subjects developed my basics and helped me explore my career in this industry. Thus, after this, I worked as Associate, Mortgage Recovery, Senior Executive, and Manager and these positions developed my strong foundations in professional experience and knowledge. In these roles I explored the technological integrations that made grunt work automated, I used machine learning models (LLMs) to do the surface level analysis, general research, and through my peers, I also learned about many financial model and predictive models that played core role in company products, growth, and sustainability. It was while working in these roles that I found that my career growth and quality of work is limited by my knowledge that is developed quite at the domestic industry level and a significant lack of my knowledge in artificial intelligence for my future. Thus, to get the international experience and exposure, I decided to take this course and pick Canada as my educational destination due to its extremely welcoming culture, higher academic quality and an affordable yet better student lifestyle. Therefore, I, Sarabjit Singh Khalsa, decided to opt for a Master of Business Administration from University Canada West, Canada.

ACADEMIC BACKGROUND

About my academics, I completed my 10th (2005) from Maharashtra State Board of Secondary and 12th (2007) from the same board. After this, I completed my Bachelor of Commerce from the University of Mumbai (2013). Here, I studied subjects like Accounts and financial management, marketing and human resource management, Management auditing, Mathematics and Statistical Techniques, Marketing Finance, etc. Through these subjects, I studied about the basics of financial management and marketing management like equity, debt, and preferred stock analysis, dividend policy, talent management, resource allocation to different departments, the process that follows, algebraic functions ruling compound interest, auditing process, financial ratios, etc.

LANGUAGE ABILITIES

With the thought of pursuing my higher education from a foreign country, I sat for the IELTS examination and secured an overall score of 7.0 bands, which comprised individual scores of 8.0 in Listening, 7.5 in Reading, 6.5 in Writing and 6.5 in Speaking.

Further, all my education has been completed with English as a medium of instruction.

PROFESSIONAL EXPERIENCE

I began my career with Altisource Business Solutions Pvt Ltd in 2013, where I worked in mortgage recovery and client support (24th June, 2013 – 20th May, 2016). This role introduced me to the corporate world, where I learned the value of precision, client service, and process management. In 2017, I joined Citibank N.A as a Senior Executive (3rd April, 2017 – 26th Sept, 2021), where I managed services for HNI and CPC clients. Here, I enhanced my skills in client relationship management, compliance, cross-selling of financial products, and customer service. Working with highly demanding clients taught me the importance of problem-solving, effective communication, and ethical practices in banking.

In 2021, I transitioned into a managerial role at Citicorp Services India Pvt Ltd (27th Sept, 2021 – Till Date), where I continue to work as Securities & Derivatives Analyst / Officer (Manager). Here, I am responsible for checking with various financial applications to match all the trades' economic parameters and SSI as well in match, mismatch as well as unmatched queue and any issue need to be resolved under strict deadline of market cut-off and Client SLA's. I am also responsible for liaising with Client, CPTY, custody's and Client service teams to resolve any Pre or Post Settlement breaks after extensive investigation. My work also includes ensuring transactions are processed efficiently, acting as a SME (subject matter expert) and recommending process improvements.

PROFILE ALIGNMENT TO THE APPLIED COURSE

In my career, I studied all the basics of business management, financial strategies, marketing strategies, accounting principles, and management principles that strengthened my basics of business but I did lack a strong fold knowledge of how businesses operate going global and how the operations and technologies are used to work with people and data of different geographies, user base, and supply chains. I gained significant work experience that equipped me with the on-ground experience and I got strong professional exposure that led me to realization that I and my experience was not ready to take up challenging roles that demand technical proficiency, knowledge of emerging technologies like machine learning and artificial intelligence in workflows. This was the identification of my skill gap that led me to apply for the MBA with Specialization in Artificial Intelligence and Machine Learning Leadership that builds on my strong foundational knowledge and experience in business and introductory knowledge in technology and mathematics. Taking this course will help me grow and establish my career in India with strong foundations and skills that work with whatever future technologies bring.

FINANCIAL ABILITIES

The concern about the high cost of Canadian education vs. local options is valid. But in my case, it is important to contextualize this investment within the larger picture.

Tuition Fee fully paid for the 1st year	CAD $17,091 paid
Living Expenses fully paid for the 1st year	CAD $20,635 paid
Required Funds for remaining 2nd year (In CAD)	Total tuition fee for remaining 2nd year: CAD $17,091 Living Expenses for remaining 2nd year: CAD $20,635 Total Requirement for remaining 2nd year: CAD $37,726
Available Funds for remaining 2nd year (In CAD)	CAD $136,164 (Savings and ITRs)
Excess Funds (In CAD)	CAD $136,164 (Available funds) – CAD $37,726 (Required Funds) = Excess: CAD $98,438

The tuition for the MBA program at University Canada West is CAD 17,091 (as per the university's official tuition list). This cost is being met through my family sponsors, all of whom have submitted affidavits and hold legitimate sources of income and savings, including bank funds. These are not borrowed or makeshift funds; they reflect a planned investment from my mother (a resident and property owner in Delhi) and my sister based in USA.

WHY MASTER OF BUSINESS ADMINISTRATION?

MBA is the right course for building my advanced expertise and strong skills in emerging technologies going to rule a large chunk of business operations. The course has ACBSP (Accreditation Council for Business Schools and Programs) accreditation in its name. It is a respected U.S.-based accreditation body recognized by the Council for Higher Education Accreditation (CHEA). Thus, the skills gained from the program are clearly industry aligned, focused on experiment based learning, and teaching that is highly immersive and interactive.

MBA with Specialization in Artificial Intelligence and Machine Learning Leadership The modules of the course include Application of AI in Business, Leadership for Advanced Project Management, Leadership for STEM Professionals, Accounting for Managers, Talent Management, Business Analytics, Financial Management, Marketing Management, etc. as I am inclined to this specialization. Through these subjects, I will learn about the basics of AI automation in processes like human resources, finance, and marketing, what kind of models solve what particular problems. I will also learn about Fixed vs. variable costs, break-even analysis, and pricing and Liquidity, profitability, and efficiency measures for decision-making. The course will also teach me about attracting and choosing the right talent, retention strategies, feedback systems, and workplace culture. I will also learn using machine learning for large-scale analytics and making trends using data from different resources.

WHY UNIVERSITY CANADA WEST?

University Canada West holds the Education Quality Assurance (EQA) designation for each of its educational programs and is a strong indicator of the university and its courses meeting provincial quality and consumer protection standards. The University has also received an overall 5-Star rating from QS Stars (September 2021), which clearly makes it the third university in Canada and the first in BC to receive this distinction. UCW earned 5 Stars across categories like Teaching, Employability, Academic Development, Online Learning, Social Impact, and Inclusiveness; 4 Stars in Global Engagement; and 5 Stars specifically for its MBA in Specialist Criteria. Thus, these qualities and accreditations show that this University is the right next step for advancing my career in latest emerging technologies with its labs that are tech equipped, classrooms with low student to teacher ratio, and highly interactive and immersive teaching.

WHY CANADA?

Canada has been a top choice for students planning to pursue business courses focused on emerging technologies from all over the world and for reasons all justified with facts. Its education system is known for being top-notch, and the country itself is incredibly diverse and welcoming. What really draws me in, though, is Canada’s focus on innovation, entrepreneurship, and multicultural values, things that really align with what I hope to build in my own career. Studying there isn’t just about getting a great education (though that’s a big part of it); it’s also about learning from different cultures and ways of thinking, especially when it comes to global business. Plus, with Canada and India already having strong business ties, I see this as a chance to eventually bring what I learn back home and make a real impact.

FUTURE GOALS

The Asian Development Bank has projected significant economic growth for India, estimating an approximate 8% increase in the economy over the next 5-6 years, which includes developments in the finance sector. The International Monetary Fund (IMF) projects India’s GDP to grow by 6.2% in 2025 and 6.3% in 2026. This growth is expected to outpace many global counterparts, with global economic growth projected at 2.8% in 2025 and 3.0% in 2026. Therefore, the opportunities in my country will increase in the coming years.

I would like to avail for roles like Financial Analyst, Data Analyst, Business Analyst, Investment Analyst, or Management Consultant with some renowned organizations like Infosys, Tata Consultancy Services, HCL Technologies, or Reliance Industries.

I am certain that enrolling in this program will improve my knowledge and skills in this area. My strong plan is to learn and grow a company from its current state to exponential user acquisition with data backed foundations across a range of industries by applying the knowledge I'll learn from this program.

Thank you for your time and consideration.

Warm Regards,
Sarabjit Singh Khalsa