



MY ACADEMIC JOURNEY AND WORK EXPERIENCE

I'm Raksheta Giridhar

My degree during undergrad: B.Sc Economics

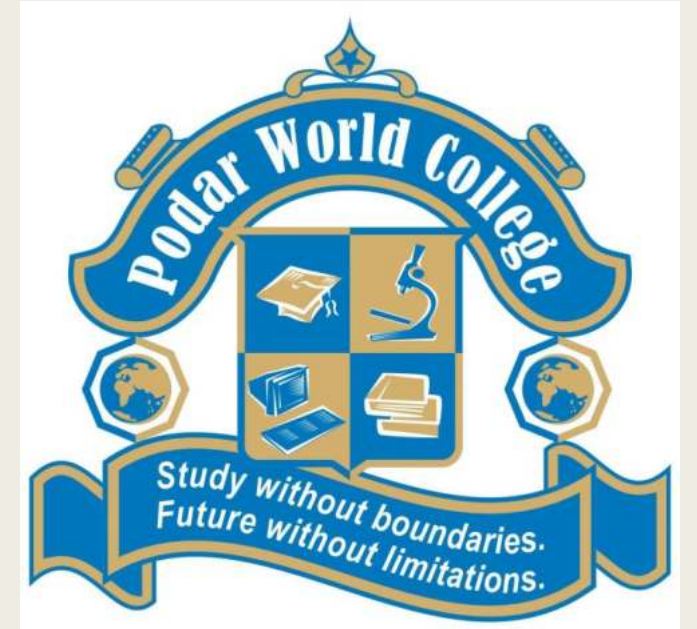
Progressed to M.Sc In Economics in LONDON SCHOOL OF
ECONOMICS AND POLITICAL SCIENCE

Currently working at BARCLAYS BANK, MUMBAI DIVISION



Highlights of Education

- IGCSE & IBDP, Podar International School
- BSc Economics, UOLIP, Studied at Podar World College, First Class Honours
- MSc Economics, LSE



From Orientation at Podar World College in 2012...



...To Graduation!



Why Economics at Podar World College?

- I started my journey in Podar International School from grade 8-12 and was glad to see that they were offering an international program linked to UOL with academic direction from LSE.
- This allowed me to be able to get an international degree while in staying Mumbai with my family. This international degree helped me a lot in my masters application to LSE; UK universities highly value the UOLIP degree.
- Thank you to our Dean Dr. Mrs. Vandana Lulla for her vision in bringing high quality international education to India and thank you all the teachers and faculty at Podar World College for delivering the course.
- I chose BSc Economics as it was a rigorous course which would help in my future studies, and keep my career options open in various career paths (economics, finance, banking).

BSc Economics

Year 1

- Intro to Econ
- Maths 1 & 2
- Stats 1 & 2
- Banking and Finance

Year 3

- Monetary Economics
- Development Economics
- International Economics
- Marketing

Year 2

- Microeconomics
- Macroeconomics
- Econometrics
- Corporate Finance



Key subjects of Year 1 and learning points

Subject	Skills Learnt and End Use
<ul style="list-style-type: none">- Maths 1 & 2- Stats 1 & 2	<ul style="list-style-type: none">- Gaining computational skills surrounding calculus- differentiation and integration, application of these techniques.- Data analysis using statistical techniques and hypothesis testing.- Quantitative and analytical skills required for Economics masters programs which are highly quant focused.
<ul style="list-style-type: none">- Introduction to Economics	<ul style="list-style-type: none">- Building economic concepts on the basis of assumptions, drawing graphs, analysing real life situations using graphs and equations.- Study of consumer and producer behaviour, markets, and analysis of aggregate demand and supply of the economy- Foundation for more specialised subjects later on
<ul style="list-style-type: none">- Principles of Banking and Finance	<ul style="list-style-type: none">- Understand the principles behind the working of financial institutions, concepts of risk and return, and the study of financial crises.- Comparative study of financial markets in different countries.- Helps build general knowledge and a real world understanding of how financial markets work. Helps at work and with personal financial planning.

Key subjects of Year 2 and learning points

Subject	Skills Learnt and End Use
- Macroeconomics	- A deep policy understanding of aggregate demand and supply, fiscal and monetary policy, inflation and unemployment, Keynesian framework of consumption and investment function.
- Microeconomics	- Analysis of consumer behaviour and consumer demand, producer behaviour and theory of firm, and general equilibrium framework
- Econometrics	- Use data science techniques to understand causal relationships and predict trends - Learn about regression techniques, such as OLS, Logit, Probit, maximum likelihood estimators - This subject is a key requirement to apply for masters programs abroad specialising in Economics. Many local universities do not offer this at undergrad, or do not teach in enough depth required for a masters abroad. - Important concepts learnt for masters level thesis
- Corporate Finance	- Delves into capital structure of corporates, including their funding structure and the actions that management takes to increase the value of the firm. Understand risk-return analysis, and understand how capital markets work. - I could apply my understanding in these subjects towards my internship at EY in valuation, and my current job in Barclays in Credit Risk

Key subjects of Year 3 and learning points

Subject	Skills Learnt and End Use
<ul style="list-style-type: none">- Monetary economics- International Economics	<ul style="list-style-type: none">- Understanding the role of money, the function of central banks, and diving into issues such as inflation, monetary policy, money neutrality, etc.- Learn about international trade and international finance, how exchange rates work
<ul style="list-style-type: none">- Development Economics	<ul style="list-style-type: none">- Understanding issues surrounding poverty, education, healthcare. Learning how to apply econometric techniques to isolate causal effects and apply them in the field of development. Learning about RCTs, popularised by Nobel Laureates Abhijit Banerjee, Esther Duflo and Michael Kremer.- You will learn how to read economic research papers in this course.- These are some electives which helped me dive into different branches of economics and explore my interests. Useful foundation which helps one prepare for electives at masters level.- At LSE, the masters thesis is based on your elective subject. I chose development economics and found the matter learnt in undergrad a useful stepping stone
<ul style="list-style-type: none">- Marketing	<ul style="list-style-type: none">- Learn about role of marketing with respect to consumers, market research, products, promotion, channels of distribution, and pricing.



UNIVERSITY OF LONDON

Raksheta Giridhar

having registered with the University of London and passed the approved examinations conducted by The London School of Economics and Political Science has this day been admitted by the University of London to the Degree of

BACHELOR OF SCIENCE

with First Class Honours
in Economics

A handwritten signature in black ink, appearing to read 'R. Giridhar', written over a faint circular embossed seal of the University of London.

Vice-Chancellor

1 August 2015

Co curricular activities undertaken during undergrad

- **Summer Internship in EY, Valuation Department.** Industry research and excel modelling for valuation projects
- **Summer Internship at the Centre for Computational Social Sciences, Mumbai University.** Assisted in behavioral economics experiments conducted by the center, and attended workshops involving research methods in experimental economics



These helped me experience a working environment, in finance and in economic research. It also helps build a CV and gave me content to include in my statement of purpose for masters applications.

Extra curricular activities



- Coordinator at Saturday Art Class, NGO, teaching underprivileged children values and socio emotional skills via art.

- Intern at IDF (Indian Development Foundation, NGO) – Volunteered in health and education projects, conducted art workshops for underprivileged children, designed artwork on social issues for IDF campaigns
- Extra curriculars help gain experience, boost CV and add content to your statement of purpose for university applications



Empower Women - Enrich Families
Support IDF's Sarva Sakhi Swabhimani-Project S3
A women empowerment initiative. Visit www.idf.org.in

MSc Economics at LSE



Currently working in Barclays, Credit Risk

- Part of the Global Credit Sanctioning team
- Cover a portfolio of European financial institutions and sovereigns
- Analyst for 3.5 years then promoted to AVP



Thank you and good luck!