



# IMPACT REPORT 2019

## YOUNG WOMEN IN INVESTMENT

Diversity & Inclusion Initiative



CFA Institute



# OUR INSTITUTIONAL PARTNERS

Abakkus Asset Manager

Aditya Birla Capital

AON

Barclays

BlackRock

BNY Mellon

CRISIL

Deutsche Bank

DSP Investment Manager

Duff & Phelps

Edelweiss

Evalueserve

Finoptions

Franklin Templeton

IIFL

IFIM Business School

JMN Investment Research

KJ Somaiya Institute of Management

Morningstar

Northern Trust

Sanctum Wealth

SBI Funds Management

Springforth Capital

State Street

Trust Group

Unitus Capital

**Note:**

There were a number of senior industry professionals who contributed in multiple ways, including speaking at the boot camp. We have not included their company names in the list above.

# HOW IT ALL BEGAN...

Why does gender diversity matter? Does gender diversity make a company more profitable and productive? An HBS research<sup>1</sup> in February 2019, involving a study of 1,069 leading firms across 35 countries and 24 industries, found that gender diversity is related to more productive companies (as measured by market value and revenue) only where there is widespread cultural belief that gender diversity is important. In other words, countries and industries that view gender diversity as important benefit from it. Those who don't, don't! A McKinsey report<sup>2</sup> from 2018 affirms the correlation between diversity (gender / ethnicity / culture) and financial outperformance.

From a cultural perspective, there is greater acceptance in India and other emerging markets, and across industries, that gender diversity is important. Families too are more accepting of their daughters pursuing a career, albeit with apprehension when it comes to moving to a new city. With that said, there are challenges that need to be addressed, particularly in the context of the investment industry:

- The number of talented women with an understanding of and interest in the investment industry is limited. And companies will (rightly) hire the most talented, men or women.
- Talented women in smaller towns and cities (and even in metro cities, in some cases) are unable to connect with and explore available opportunities. This could be due to socioeconomic reasons (lack of wherewithal to travel to cities where opportunities exist), cultural (lack of family approval) or lack of guidance (do not understand the industry or the skills required).

The Young Women in Investment<sup>3</sup> (YWI) initiative attempts to tackle these challenges – by identifying talented women from across the country, upskilling them via an all-expenses paid boot camp, delivering a platform for the participants and industry professionals to connect, and providing participants a foothold in the industry via an internship.

The objective is to lead to more productive and trusted companies in the investment industry, thereby creating a win-win for all stakeholders – companies, industry, women and the society.

We thank our partners for working with us to deliver this objective. This report is an initial level study on the impact of this initiative on the women who participated in this initiative.

**Amit Chakarabarty**

Director, Institutional Partnerships

## Notes:

1. Harvard Business School (HBS) report <https://hbr.org/2019/02/research-when-gender-diversity-makes-firms-more-productive>

2. McKinsey report <https://mck.co/32L51Sq>

3. Young Women in Investment website [www.empoweringyoungwomen.cfa](http://www.empoweringyoungwomen.cfa)



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# YOUNG WOMEN IN INVESTMENT (YWI)

## The journey so far

Launched in the summer of 2018, this India-first initiative aims to create awareness about, instill interest in and enable women to view the investment management industry as a viable long-term career option.

Participants are women from ALL educational backgrounds and from across the country.

<b>1</b>	<b>Boot Camp</b> 4 weeks in Mumbai and Bengaluru FREE, including room and board
<b>2</b>	<b>Paid Internship</b> Reputed financial institution, with a monthly stipend of Rs. 20,000 for 3-6 months Across Indian cities
<b>3</b>	<b>Community</b> Lifelong guidance and network

## Investor leadership network

CFA Institute and a global network of CFA Societies are proud to collaborate with a group of leading institutional investors, the Investor Leadership Network (ILN), on this/similar programs to create career opportunities for women in finance and investment management.



Caisse de dépôt et placement  
du Québec



CPP  
INVESTMENT  
BOARD



NATIXIS  
INVESTMENT MANAGERS



## Snapshot of the journey

	2018	2019	Change
<b>Participants</b>	49	100	104%
<b>Indian states represented</b>	14	20	43%
<b>Participants who completed</b>	46	96	109%
<b>Companies providing internships</b>	9	20	122%
<b>Industry speakers</b>	22	45	105%
<b>Participants in full time jobs</b>	40	- Internships ongoing	

# IMPACT STUDY – METHODOLOGY

## Why do we measure impact?

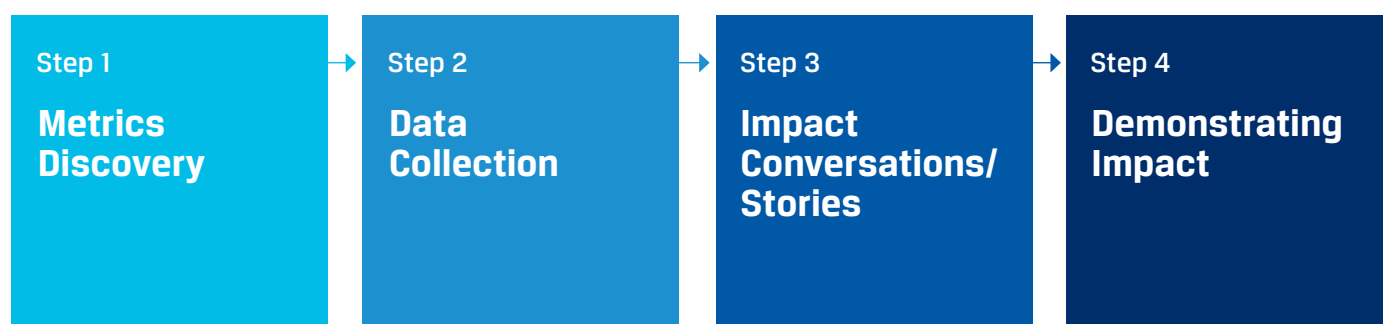
We have now run the Young Women in Investment (YWI) initiative for two years. If someone were to ask us, "*what is your impact?*", we often tell stories from our engagement with the participants and provide high level numbers. We want to answer this question with quantitative and qualitative results, and data insights so that we can repeat and scale the impact.

We often get caught up in the HOW and WHAT, and often at the expense of the WHY. Measuring IMPACT, even though the initiative is only two years old, will keep us rooted to the WHY and provide a streamlined approach to measure impact. We owe it to our partners a measure of the impact of their participation and contribution.

## How do we measure impact?

We exist for the beneficiaries of this initiative – women from our target audience and the investment industry. In the first instance, we focused on measuring impact on the women participants. From next year, we would measure impact at the institutional partners and industry levels as well.

### Our impact measure process:



# SURVEY OF YWI PARTICIPANTS

We surveyed the 142 women who went through the entire journey –  
46 women in 2018 and 96 women in 2019

**100%**

Responded to the  
survey



The survey attempted to measure impact using the following metrics:

Social impact

Understanding of investment industry

Technical skills

Professional confidence

Networking skills

Presentation skills

Ability to speak up

Writing skills

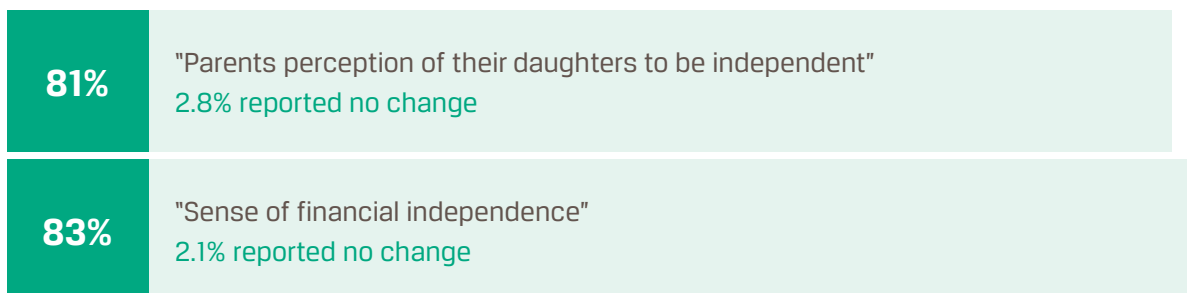
Respondents were asked to rate their improvement in each of these areas on a 5-point scale by answering 43 questions. A rating of 1 meant "no change/impact" and 5 meant "extreme impact". We focused on ratings of 4 and 5 (significant and extreme impact).

## SOCIAL IMPACT ANALYSIS



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

One of the goals of this initiative is to bridge the gap between women looking for the right career opportunities and the industry that could benefit from a gender diverse workforce. Survey results indicate a significant impact on the lives of the participants.

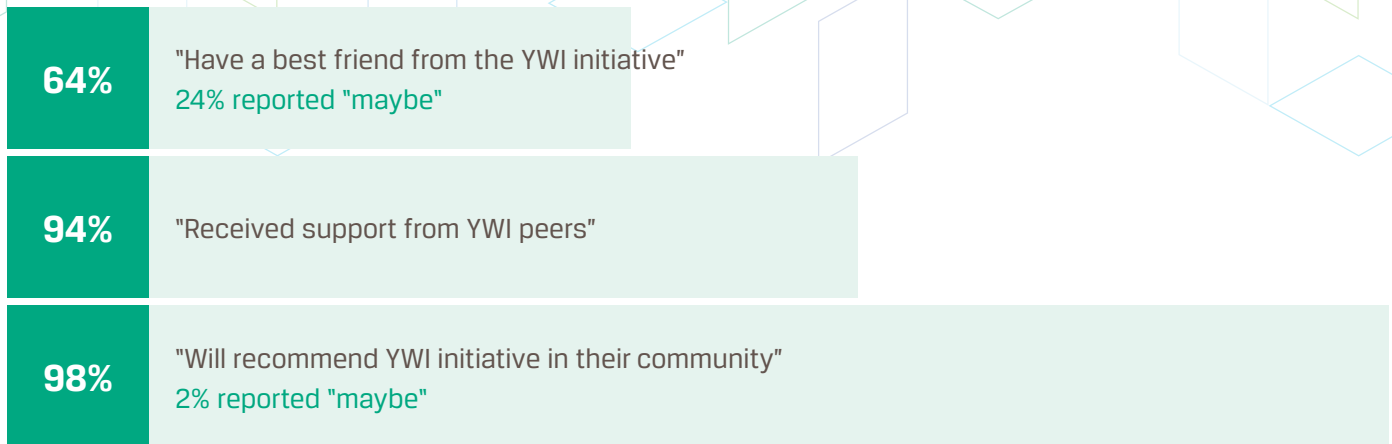


Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

A key success metric is to break social stereotypes about women – families' lack of trust and confidence, inability to be financially independent, not been considered as bread earners, parents' burden of getting daughters married, etc. The women participants were from across India, from various socioeconomic backgrounds and each with a story (some stories at the back of this report). Survey results indicate success in breaking such stereotypes in a positive manner.



## SOCIAL IMPACT (CONTD.)



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

"Women do not support other women" is an oft used remark. The survey results indicate otherwise. The YWI initiative created an inclusive environment, wherein women from different regions and backgrounds were put in groups and performed team activities throughout the four weeks boot camp. The relationships built during the boot camp continue to strengthen and they continue to support each other.

*"My best friend said that I had the brain; this program molded me into making me the perfect package".*

*"I used to be a loner. I have now built long lasting relationships and built a special bond with my peers".*

*"My father once said that me before and after the program are very different. I have developed a habit of reading and am now more focused on my career".*

*"My family is extremely proud, with me being the first female from my family to move to a different city and living on my own".*

*"My family found a major change in my personality – from an under-confident person to one living in a new city on my own".*

*"I am a non-finance student. My peers helped me learn finance and supported me on my assignments".*

*"My mother is proud of me for being self-sufficient".*

*"My family sees a transformed individual with more confidence, accountability & responsibility".*

# INVESTMENT INDUSTRY KNOWLEDGE AND TECHNICAL SKILLS ANALYSIS



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

The four weeks boot camp covered basics of investment industry – ethics, micro and macroeconomics, industry participants and structures, regulations, risk management, financial statements, securities, alternative investments, data analytics, machine learning, etc. There was a deep dive in specific areas like financial statement analysis and financial modeling. Respondents have requested for an even greater focus on financial statement analysis, financial modeling and machine learning, basis their experience at the workplace.

*"I am from a non-finance background. The boot camp helped me build a strong foundation in technical skills. My learning curve has been upward".*

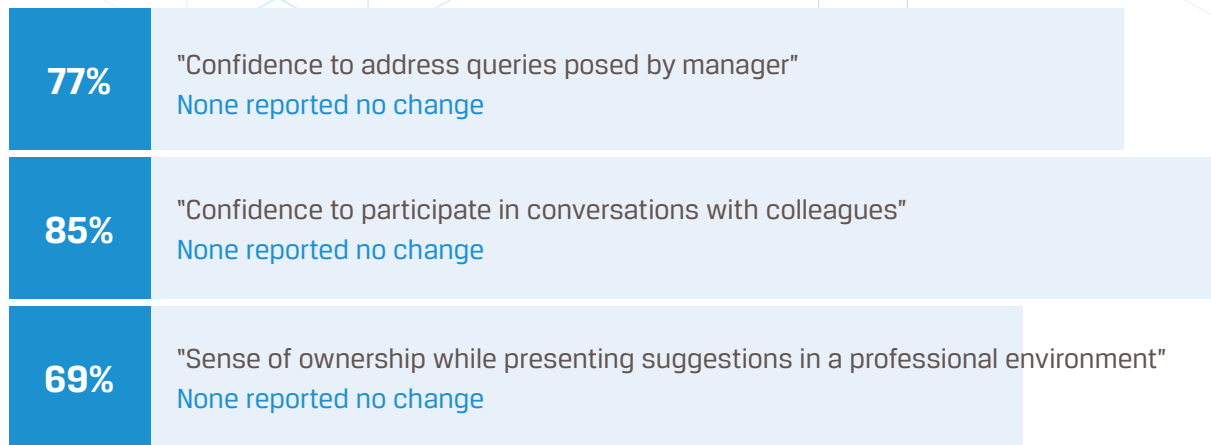
*"My internship was about analyzing financial statements. I realized the importance of financial modeling after I started working".*

*"Now I indulge in self-learning and picking up new technical skills".*

*"These skills were quite helpful during the internships. We could apply the technical skills to real world problems".*

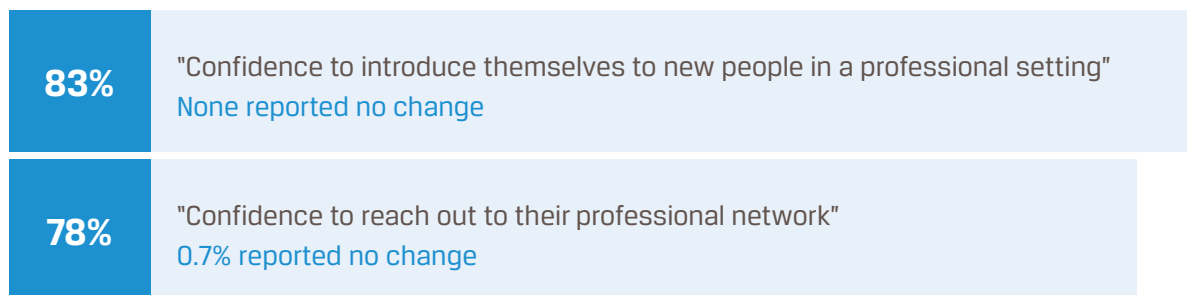
## BUSINESS READY SKILLS ANALYSIS

### BUSINESS READY – PROFESSIONAL CONFIDENCE



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

## BUSINESS READY – NETWORKING



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

Most speakers at the four weeks boot camp were senior industry professionals. The objective was to provide a practitioner's perspective on technical and business topics. More importantly, the goal was to build confidence in the young participants by making them constantly interact with senior industry professionals, in formal and informal forums. This was particularly important for participants who were introverts and/or from smaller towns, and who may not have previously interacted professionally.

*"I now feel strong and more confident when I approach new people. I learnt how to make a lasting impression on people I meet".*

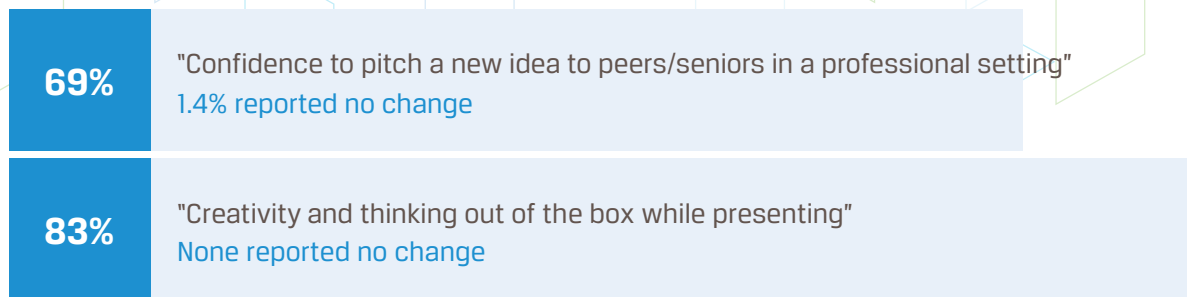
*"Networking is not what others can do for you, but what you can do for them".*

*"Your skill set will take you to a certain level. Beyond that, it is imperative to have a strong professional network".*

*"Every person is unique. You never know how the next person you meet may impact your life".*

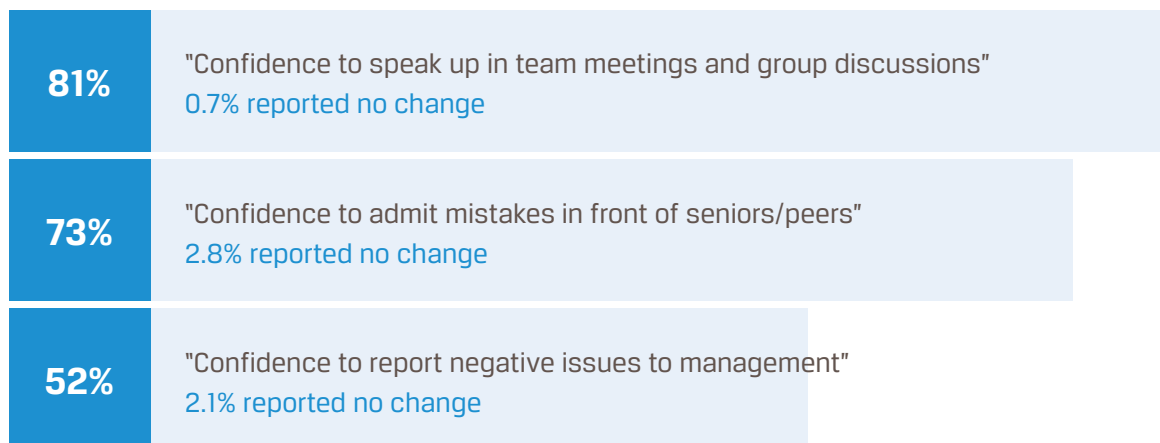
*"Be kind to everyone and understand their perspective first. It has helped me a lot".*

## BUSINESS READY – PRESENTATION SKILLS



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

## BUSINESS READY – ABILITY TO SPEAK UP



Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

The YWI boot camp focused on imbibing the habit, and building confidence, to deliver presentations and to "speak up". Participants were divided into diverse groups of five, and group assignments included creating and delivering presentations from the podium. A "safe zone" was created during the boot camp to encourage introverts to speak up. By the end of the boot camp, participants became aware that no questions are stupid and "one wouldn't know what is possible unless asked".

*"Network. Enhance your skills. Invest in yourself. Know your company and colleagues. Love your job".*

*"One should be prepared and confident to express their thoughts in any setting".*

*"Don't wait for someone to assign you work and teach you. It's your job to reach out, speak up and sometimes self-learn. Always be business ready".*

*"Don't hesitate to reach out and seek guidance. Ask as much as you can".*

*"Speak your mind. Don't restrict yourself".*



## BUSINESS READY – WRITING SKILLS

68%

"Understand linkage between reading and writing"  
1.4% reported no change

31%

"Confidence to publish their writing (on print, social media, etc.)"  
9.9% reported no change

Percentage of respondents who reported "significant to extreme improvement" (chose 4 or 5 on a 5-point scale)

An important learning from the boot camp was the importance of writing – to establish one's credibility in the industry and to build a personal brand, which goes beyond one's company. One learning was the relevance of reading to become a more perceptive and impactful writer – the more one reads, the more impactful the writing is likely to be. Alongside the writing workshop, guidance was provided on the type of books one should read and encouragement was provided to write blogs and articles (and to publish).



*"It is important to unlearn old habits and to always have an open mind. There is then no limit to learning new things".*

*"I wasn't aware of the value of reading and then to write. It is important to have an opinion".*

*"Dive in, dig deep".*

*"It is important to own a blog or website. Establish your own brand".*

## IMPACT STORY

## AASHI GARG

***"I was depressed in college. My family didn't have confidence in me anymore. I was clueless on what to do next. Young Women in Investment changed everything", says Aashi Garg.***

Aashi grew up in Indore, Madhya Pradesh. As the only girl child in her extended family, Aashi went to school because it was conveniently located in her neighbourhood. It was a Hindi medium school. She started to speak English only in Class XIII, when her tuition teacher refused to teach her unless she could communicate in English. It was an unstated understanding that Aashi, like girls in her community, would get married in her early twenties. Her extended family worried that too much education might make finding a groom difficult.

Aashi had different ideas. Her mother did not have a proper education, without which she was not confident to pursue anything. Aashi was the first from her family, men or women, to move to a new city for her graduation. College was hard for her. By the time she was in her final year, she started doubting herself. She was listless. Her family no longer showed interest in her career aspirations. The marriage question was maybe not far away. Her selection in the YWI initiative changed everything. Her parents became extremely supportive of her decision to join the program. Her grandfather, the family patriarch, also encouraged her. Aashi regained her confidence at

the boot camp. Alongside learning technical skills, she started writing and speaking up again. Aashi was placed for her internship at Deutsche Bank. *"Aashi has been particularly impressive"*, says her Managing Director at Deutsche Bank.

Aashi's parents are proud of her. Her family is now confident of her life decisions and goals. Her father now discusses family finances with her. *"The YWI initiative made my family support and trust me as much as they trust and support my brothers. That has been the biggest win. I can now pursue my dreams"*, says Aashi.



## IMPACT STORY

## AFSARA BEGUM

***"If you leave the house,  
you are not welcome  
back home...ever",***

Afsara's father gave an ultimatum. Being a fighter, she took a chance and left home.

Afsara belongs to a humble family in Kolkata – her father is a driver. When in standard VIII, her father asked her to discontinue studies. Undeterred, Afsara took tuitions for Rs. 200 (US\$3) per month and completed her undergraduate studies. A friend introduced her to the YWI initiative. On being selected, Afsara's father refused permission and instead gave an ultimatum, "If you leave the house, you are not welcome back home...ever". Being a fighter, Afsara took a chance.

The boot camp helped Afsara improve her broken English and acquire finance and business skills. Afsara then converted her internship at State Street to a full-time regular role.

When Afsara's father visited her in Bengaluru, she took him to her office. Her father's first words, "We could never imagine you working in such magnificent offices... no one from our extended family ever worked in such an office. I am so proud that you took the decision to join this program, in spite of my strict NO!".

Afsara is currently pursuing her CFA charter with the support of a scholarship from CFA Institute – she has cleared CFA Level I and is studying for her CFA Level II exam in June 2020.





## IMPACT STORY

## ANJALI THORAT

***"I want to build a career in the investment industry. I am happy to start with a bare basic salary. But where are the opportunities",*** thought Anjali after clearing CFA Level II and struggling to even get interviews from reputed firms.

Anjali had a typical Indian middle-class upbringing. After a childhood in a small town named Roha in Maharashtra, her family moved to Navi Mumbai to support her better education. After Class XII, Anjali pursued an engineering degree and got a job in Larsen & Toubro, the Indian engineering behemoth. Anjali was set for a good life and her parents were happy. Anjali though had other ideas. She had developed a liking for capital markets and decided to sign up for CFA Program. After clearing CFA Level I and Level II, Anjali looked for investment industry roles without success.

After being selected for the YWI initiative, Anjali successfully convinced her parents to swap a stable, good salaried engineering job for an opportunity which didn't guarantee a job. On joining, she lived away from home for the first time. Even with her finance knowledge, Anjali picked up important skills, including financial modelling, presentation, etc.



Anjali is currently interning in the Private Credit team at BlackRock and is working hard to convert to a full-time role. She is also studying for the CFA Level III exam in June 2020 with the support of a scholarship from CFA Institute.



## IMPACT STORY

## GARIMA PRAJAPATI

***"I wanted to stop being dependent on my maternal uncle. I was desperate for an opportunity", says Garima.***

Garima was born into a humble family in Lucknow, Uttar Pradesh. Her parents were struggling to find a livelihood, and Garima moved to her maternal uncle's place at the age of five. Garima was conscious that her uncle had three children of his own, so she did not demand even the simplest things growing up. She did not have a single holiday growing up. While in college, Garima started working on research projects/internships to support her basic needs and reduce the burden on her uncle. The constant pursuit of a career meant she always carried a serious expression.

Garima applied to the YWI initiative with trepidation, post her graduation. Alongside picking up technical and business skills, she was pleasantly surprised to see YWI peers from across the country reach out to her. She ended up making some very good friends from the program.

When Garima called up her uncle to share the news of her placement in BlackRock, her uncle googled "BlackRock" and realised it was the largest investment management firm in the world. No one from her family knew about the financial services industry.

Garima recently went for a holiday to Daman with her new "best friends" from the YWI initiative. For the first time in her life, she loosened up and relaxed. She is enjoying being financially independent and being able to do things she wants to do. Garima is much more confident of achieving her dreams.



## IMPACT STORY

## NISHITA

***"I am funding my sister's education in Delhi. I am providing financial support to my father's business. This couldn't have happened without YWI", says Nishita.***

Nishita was born and brought up in Ludhiana, Punjab. Education was an afterthought in her extended family – for both boys and girls. The usual trend was for boys to start doing business at the age of 20 and for girls to get married. Her father though had other ideas and wanted Nishita to get a good education and be independent. When in middle school, her father's business failed. Nishita knew she had to become independent. She started taking tuitions to fund her education in Class X. After Class XII, Nishita wanted to study in a private college, but her family's financial condition didn't allow this. She travelled to Delhi to join a college but was called back mid trip by her father. She therefore joined a college in Ludhiana itself. To fund her education, Nishita took tuitions from 6AM, attended a full day of college and then took tuitions again in the evening – there was no time to enjoy teenage or college life.

Nishita stuck to her ambitions. After being offered a place in the YWI initiative, Nishita found it hard to convince her father to let her join this program in a new city. No one from her family had done so. She succeeded and joined. *"My biggest takeaways from the YWI boot were learning to network and speak up. There is no harm in asking and reaching out – at worst, I will be turned down. But if I don't ask, I won't know!",* says Nishita. She is currently interning with BlackRock, and she immediately started saving from her stipend. She knew she needed to support her family.

*"My sister just started her undergrad in Delhi and I am sponsoring her education. Without my savings from the internship, she would not have been able to join. And because of what I have done, my family gained confidence to send my younger sister to Delhi. I am even helping my father restart his business!",* proudly says Nishita. The journey for this fighter from Ludhiana has just begun.



## IMPACT STORY

## PRIYANSHI DIXIT

***"My mother will fulfil her dreams through me", says Priyanshi.***

Like her parents, Priyanshi was born and brought up in a middle-class family in Firozabad in Uttar Pradesh. Women in her family would get a nominal education, be married off and become housewives. This is what happened to her mother, a talented painter, who never got the opportunity to pursue her interests. When Priyanshi was born, her mother promised herself, *"I will not allow my daughter's talent and education go waste, like mine did. I will fight for her"*. After high school, Priyanshi wanted to go to a city college – this was turned down by her grandfather, the patriarch of the family.

Things turned for the better when Priyanshi was finally allowed to study in Banasthali Vidyapeeth, about 6 hours from Firozabad. When she was selected for the YWI initiative, it was another uphill battle to convince her family to move to Bengaluru for the boot camp and then Pune for the internship. *"She will fall into bad company"*, her father said. With her mother's unflinching support, she received permission to join.

Priyanshi learnt to interact with people, improved her spoken English and picked up industry skills at the YWI boot camp. She was able to demonstrate her skills during her internship with BNY Mellon and converted the internship to a full-time role. For the first time in her life, she is an independent person.



Priyanshi knows how much her mother and she had to fight to get to this stage of her life. The first girl from her extended family to leave Firozabad. The first girl from her extended family to build a career. *"The YWI initiative has provide me the required skills, confidence and a foothold in the industry to pursue my goals. My mother will fulfil her dreams through me"*, says Priyanshi.

## IMPACT STORY

## SAUMYA TIWARI

***"It is time for you to get married",*** said her parents upon her graduation. Saumya always wanted to do something, and it was time.

Saumya grew up in Devchandpur, a sleepy village about 120km from Varanasi, Uttar Pradesh. From an early age, she had to fight for normal things. She was the first girl from her village to attend convent school. Her class teacher ridiculed her when she couldn't pronounce "extinguisher" – Saumya promised herself this would never happen again. She could not pursue her graduation in a metro city as her parents were saving up for her brother's education. Saumya ploughed on and completed her bachelors and MBA. A friend encouraged her to apply to the YWI initiative. Reluctantly she did and was selected.

Saumya took the first flight of her life when she flew to Bengaluru to join the YWI boot camp. She found out about Ola and Uber in Bengaluru. Saumya was feeling free for the first time in her life. "Life starts at the end of one's comfort zone" was her biggest takeaway from the boot camp.

Saumya interned at Edelweiss in the Institutional Equities team. The feedback was great but there were no full-time vacancies. Saumya knew she could not go back to her village. She now had confidence and a professional network to call upon. She decided to join Morningstar in the Equity Data team.



Saumya is now supporting her brother's medical education and helping pay off a family loan. Leveraging her new-found professional network, she recently received an offer as a Credit Analyst in another global firm. Life has come full circle for the girl from the village who couldn't speak English.



## IMPACT STORY

## SAKSHI GUPTA

***"I will die if you ever leave the house",*** said her grandmother, who had brought up Sakshi from her birth. And that is exactly what fate had in store – her grandmother passed away a few months after Sakshi left home.

The younger of two sisters, Sakshi grew up in a small town named Tonk in Rajasthan. With her mother unwell for long periods, the two sisters took care of the home. This meant the sisters couldn't leave their small town to pursue higher education. Life though had other plans, and both sisters left Tonk to pursue an MBA at Banasthali University. When her grandma passed away and her family needed her to take charge of home, Sakshi thought, "what is the point of achieving my dreams when my family is unhappy!". Sakshi's friends though persuaded her to apply for the YWI initiative, and she was selected.

During the YWI bootcamp, Sakshi initially felt lost. She was smart and could follow the subjects, and the taunts from some peers made her determined. Her biggest takeaway from the boot camp was to "speak up". She realized knowledge had little value unless one could demonstrate and apply the knowledge.

Sakshi converted her internship at State Street to a full-time role and is currently working in their Investment Management Services business. Sakshi has had a full makeover. In place of the shy girl, who barely spoke a word when she joined YWI, is a confident woman who deals with colleagues across the world. Sakshi has achieved her goal of making her father proud.



# LIST OF PARTICIPANTS – 2018 AND 2019

Aanchal Agarwal	Aarti Kewat	Aarushi Chawla	Aashi Garg
Aastha Agnihotri	Abha Rani	Aditi Lapasia	Aditi Sengar
Afsara Begum	Aishwariya Bhargava	Aishwarya Agarwal	Aishwarya Rapata
Aishwarya Sridhar	Akchiya Stephen	Alka Yadav	Anisha Shah
Anjali Patel	Anjali Thorat	Ann Philip	Anukansha Dugar
Anupama Telang	Aparna Gupta	Apoorva Rustagi	Apurva Katariya
Arushi Parashar	Asmita Tiwari	Baneet Kaur Kohli	Barsha Baburaj
Bhavya Sehgal	Bhumika Bindal	Charanpreet Kaur	Divyanka Sharma
Dribjyot Kaur Bindra	Drishti Khemani	Eesha Pathak	Garima Prajapati
Garima Sachdev	Gayatri Tekade	Gunjan Mutha	Gurmahima Gulri
Hiloni Gandhi	Hiral Desai	Jagrati Goyal	Janani Mohanraj
Janhvi Shetye	Kaausha Kotak	Kajal Singh (Kumari)	Kajal Thakkar
Keerti Singh	Komal Gupta	Lavanya Manjunath	Laxmi Bhandari
Liyana Shirin	Lokita Patel	Madhu Jhunjunwala	Mahima Jain
Mahima Khetarpal	Mahima Shakya	Mandip Kaur	Mansi Kumari
Meenakshi Goyal	Meenakshi Negi	Megha Rauthan	Meghna Sachdeva
Mishika Gupta	Mudita Shah	Muskan Bagadia	Namita Soni
Namrata Hegde	Namrata Mehta	Nandhana Prakash	Nandini Mehrotra
Neethu V	Neetu Kumari	Nikita Agarwal	Nishita
Nishtha Jain	Nitika Tayal	Osheen Sharma	Palak Vaidya
Paridhi Garg	Parvathy Rajan	Pinaaki Kadmawala	Priyanka Gupta
Priyanka K	Priyanshi Dixit	Priyanshi Kothari	Purva Rajpurohit
Purvi Shah	Ragini Bagadia	Ranjana Singh	Rashi Gupta
Rati Gupta	Renuka Bahulkar	Ria Jhunjunwala	Riddhi Singh
Rishika Sinha	Riya (Ria) Navlani	Riya Chauhan	Riya Sancheti
Roopashi Ramesh	Sajma Saleem	Sakshi Gupta	Sanika Joshi
Sanika Umrani	Sanjeevni Singh	Saumya Tiwari	Seema Parameshwaran
Shalini Sevlani	Shetty Prarthana	Shivani Mishra	Shreya Virmani
Shruti Varadpande	Shweta Narwal	Simna Shajal	Siwani Khadria
Sneha	Sonal Garg	Sonia Barwani	Soumya Sahoo
Srishty Nayak	Sucharitha Saravanan	Sushmita Sinha	Sweta Nishal
Tanisha Yadav	Tanya Garg	Tanya Gaur	Tanya Sharma
Tejal Chandiwade	Tejal Jain	Urvashi Khandelwal	Urvi Midha
Vagisha Bhatia	Vaishali Panda	Vani Uppal	Vartika V
Vidhata Gupta	Vidhi Jaitly	Vidisha Gupta	Vishakha Birmiwai
Yashada Kaskhedikar	Yashodhara Daporkar		









*"I felt an edge over others. I saw opportunities where others saw problems".*

*"My father advertises the YWI initiative all over".*

*"In 4 months, I have taken a journey from an unguided to a guided career path... from a nobody to a job in BlackRock".*

*"Finance is not all about numbers. A lot of finance is to do with behavior and emotions".*

*"I now know where I see myself in the next 5 years. I am doing exactly what I wanted to. I never knew finance could be so beautiful".*

*"Attending the program was like trial and error, but now it's doing wonders to my personal brand".*

*"Investing 7 months in an unknown program seemed risky...I now realize I couldn't have asked for a more enriching experience at the start of my career".*

*"What sets this program apart is that senior executives want to interact and know more about you... people are curious to know what sets these women apart".*



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