



UNIVERSITY
OF WOLLONGONG
IN DUBAI

7th April 2025

To Whom It May Concern,

I enthusiastically recommend Shivkeerth Laj, who studied under my instruction in FIN 111 (Introductory Finance, 85/HD) and ECON339 (Financial Econometrics, 79/D). Throughout both courses, Shivkeerth consistently demonstrated exceptional analytical capabilities and intellectual aptitude.

He showed strong proficiency in data analysis. Shivkeerth's ability to apply theoretical concepts to practical problems set him apart from his peers.

Beyond academics, Shivkeerth served as a peer tutor at our university, where he displayed remarkable patience and communication skills while helping fellow students master difficult financial concepts. His explanations were clear, thoughtful, and accessible, making complex material comprehensible to students at various levels.

In class discussions, Shivkeerth contributed meaningful insights and approached projects with dedication and professionalism. His kind demeanor and willingness to assist others made him well-respected among both students and faculty.

I confidently recommend Shivkeerth Laj for any opportunity he pursues and believe he would be an excellent addition to your organization. Please contact me should you require further information.

Sincerely,

Sherwin Fernandes

Instructor-Finance, Statistics & Economics

UOWD School of Business



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