

July 15, 2022

Letter of Recommendation for Mr. Utkarsh Agiwal

It gives me pleasure in writing this letter of recommendation for Mr. Utkarsh Agiwal – who is pursuing his undergraduate program at Indian Institute of Technology (IIT) - Bombay. I have known him for the last six months+ as a research / internship supervisor. Over this period, I also had many discussion sessions with Utkarsh on various finance related issues. Let me say at the outset that I give him my unreserved recommendation.

Over the past few months Utkarsh has worked on a research project under my supervision, titled “Readability of firms’ narrative disclosures and bankruptcy prediction”. In the project, he used various machine learning techniques (predictive models), text mining analyses, and readability measures for bankruptcy prediction. Based on my observation on him, he possesses very good research and programming skills. He is also a very hard-working and well-organized person. He always completes assigned work and projects on time and takes adequate preparation to perform the tasks effectively. I find that he communicates his ideas clearly, both in everyday conversation and in formal presentation.

I am confident that Utkarsh will be very successful in his undergraduate/graduate program. I strongly believe that he will be very successful in professional world as well. I wish him every success in his life.



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