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Dear Sir

This is a letter of recommendation for Keerat Singh, who is a Class XII student at the *Shriram School Moulisari*. Keerat undertook a self-study course with me from 2 June to 10 June 2018. He spent most of this time in my theory lab, which is located at the *School of Physical Sciences* in *Jawaharlal Nehru University*. I am a theoretical physicist with a strong interest in the application of mathematical models to nonequilibrium statistical physics. The subject matter of Keerat's reading course was *Black-Litterman asset allocation model and the calculus behind it when making market decisions*. We interacted closely during this period, so I am in a good position to assess his talents and mathematical ability.

The course involved intricate concepts in both mathematics and economics. I was very impressed by the ease with which Keerat was able to master these difficult ideas. His natural intelligence is very high, and this is supplemented by an ability to work very hard. I believe he has a specially high aptitude for mathematics, which is perhaps the most important subject one studies at the school level. I foresee a very bright future for this young man, either in academics or otherwise. Therefore, I very strongly recommend him for a program involving higher studies.

With regards

(SANJAY PURI)