

Professor Nuno Fernandes  
Full Professor of Finance  
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Madrid, Spain  
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Madrid, 21 October 2024

Dear Ram Ratan,

I am delighted to extend an internship opportunity as my research assistant. Please find below the details regarding the offer:

- Start date of internship : October 15, 2024
- End date of internship: March 15, 2025
- Internship location: Remote
- Name and title of internship supervisor: Professor Nuno Fernandes, PhD, Full Professor
- Brief description of the internship project and duties: data collection, literature reviews, and other research oriented tasks, in the field of finance and corporate governance.

Sincerely,

Nuno Fernandes