



Sep 13, 2024

Balaji Ram

has successfully completed

**Introduction to Financial Engineering and Risk
Management**

an online non-credit course authorized by Columbia University and offered through
Coursera

Three handwritten signatures in black ink, reading from left to right: Garud Iyengar, Ali Hirs, and Martin B. Haugh.

Garud Iyengar, Ali Hirs, Martin Haugh
Department of Industrial Engineering and Operations Research

**COURSE
CERTIFICATE**



Verify at:
<https://coursera.org/verify/J5EIXFHU2TME>

Coursera has confirmed the identity of this individual and
their participation in the course.