



**Pencil Bitz**

Registered under the Ministry of MSME,  
Government of India

**UDYAM-TN-27-0069110**

(An ISO 9001 : 2015 Certified Organization)

# CERTIFICATE

OF APPRECIATION

This is to Certify that



**Dr.J.Franklin Jebaraj**

has successfully authored and contributed to the  
publication of the textbook titled **“Financial Markets”**  
published by Pencil Bitz. We extend our sincere  
appreciation for hardwork and dedication.

**ISBN:978-81-992599-8-0**

**YEAR OF ALLOTMENT - SEPTEMBER - 2025**

**MANAGING DIRECTOR**