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CERTIFICATE

OF APPRECIATION

This is to Certify that



Dr. S.Jenifer Janani

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 ALLOTEMENT - SEPTEMBER - 2025

A handwritten signature in black ink, appearing to read "S. Jenifer Janani".

MANAGING DIRECTOR