

Date: 19th February, 2025

To Whomsoever It May Concern,

It is my absolute pleasure to recommend Vertika Bhatia for the MSc in Finance Risk Management program. I had the privilege of managing Vertika during her tenure as a Full-Time Operations Executive at Clever Harvey from June 2021 to May 2023, and I can confidently say that she is one of the most hardworking, dedicated, and ambitious professionals I have worked with.

Vertika is an exceptional problem solver with an eagerness to learn that sets her apart. She consistently went above and beyond in her role, quickly adapting to challenges and taking the initiative to improve processes. Her analytical skills, attention to detail, and ability to make data-driven decisions were instrumental in enhancing our operational efficiency. Despite working in operations, she displayed a deep understanding of financial structures and risk assessment, which makes her a strong candidate for this program. Additionally, Vertika's performance in the team has been in the top 2%, a testament to her outstanding capabilities and dedication.

Beyond her technical capabilities, Vertika is a natural leader and a fantastic team player. She takes ownership of her responsibilities, collaborates effortlessly with colleagues, and is always willing to take on more than what is expected. Her drive and passion make her stand out, and I have no doubt that she will bring the same level of excellence to any academic or professional pursuit.

Vertika's potential is limitless, and I am confident that she will thrive in her chosen field. I highly recommend her for any opportunity she seeks. If you require any further information, please feel free to reach out.

Sincerely,

R.Krishna

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