







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. Vinoth Kumar J

has successfully authored and contributed to the publication of the textbook titled "Essentials of Financial Analytics using Excel and R" published by Pencil Bitz. We extend our sincere appreciation for hardwork and dedication.

ISBN:978-93-48556-16-5 YEAR OF ALLOTEMENT-AUGUST-2025





