HIMMAH CAPITAL

25th June 2025

To whom it may concern

Re: George Keluthara - Reference Letter

George Keluthara interned at Himmah Capital from 11th June 2025 to 25th of June 2025 as an intern. Himmah Capital is based in the Dubai International Financial Centre and provides investment banking and asset management's services to clients mainly in Saudi Arabia. George Keluthara interned in the investment banking department which focuses on equity capital markets and mergers & acquisitions.

During his time at Himmah Capital, George Keluthara researched Saudi companies and the Saudi stock market, observed and engaged with the use of financial models to predict future stock growth, developing a practical understanding of financial analysis through first-hand, on-the-job experience. He further strengthened his grasp of key financial concepts through structured courses undertaken on-site during his internship. George Keluthara demonstrated proficiency in researching Saudi companies and the Saudi stock market, developing his financial acumen through first-hand experience and deepening his understanding of key financial concepts through structured courses undertaken on-site.

George Keluthara is an enthusiastic individual who displays a high level of energy. During his time at Himmah Capital he displayed strong work ethics, intelligence and curiosity.

We wish George Keluthara all the best for his future endeavours.

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