

Membership  
No. 4847321



THE INDIAN  
INSTITUTE OF  
BANKERS

S. No. 8560

*Associate Certificate of the Institute*

*I, the President of the Indian Institute of Bankers  
and the Chairman of the Council for the time being,  
do hereby certify that*

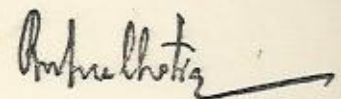
*Viswanathan Kumar*

*has duly passed the Associate Examination of the  
Institute in the prescribed subjects and has thereby  
become a Certificated Associate of the Institute.*

*Dated the 31<sup>st</sup> day of January 1989*

ISSUED PURSUANT TO CLAUSE 3 (c) OF  
THE MEMORANDUM OF ASSOCIATION OF  
THE INSTITUTE

  
CHIEF SECRETARY



PRESIDENT  
AND  
CHAIRMAN OF THE COUNCIL