

Membership No. 4847321

Registration No.

33090 Sr. No. 3



INDIAN  
INSTITUTE OF  
BANKING & FINANCE



FIXED INCOME  
MONEY MARKET  
AND DERIVATIVES  
ASSOCIATION OF INDIA

## *Certificate of the Institute*

*The Governing Council of Indian Institute of Banking  
& Finance do hereby certify*

*that*

**VISWANATHAN KUMAR**

*has successfully completed the prescribed course  
of studies and passed the*

**DIPLOMA IN TREASURY, INVESTMENT AND  
RISK MANAGEMENT**

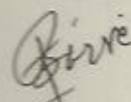
*examination of the Institute,*

*in Collaboration with FIMMDA*

**FIRST CLASS WITH DISTINCTION**

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

  
**R. BHASKARAN**  
CHIEF EXECUTIVE OFFICER  
For and on behalf of  
the Governing Council

  
DIRECTOR OF EXAMINATIONS

MUMBAI, DATED 20 MAR 2009