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## INDIAN S. No. 17 INSTITUTE OF BANKING & FINANCE

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
POST GRADUATE DIPLOMA IN FINANCIAL ADVISING

examination of the Institute.



FIRST CLASS WITH DISTINCTION

MUMBAI, DATED 07TH JUL 2009

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