



## Microcertificate of Completion

This is to certify that

**Hazel Mae Luna**

has successfully completed **Financial Literacy**  
on **October 19, 2024**

A handwritten signature in black ink that reads "Ajay Kela".

Ajay Kela  
CEO, Wadhvani Foundation



Scan & Verify

This certificate confirms the completion of 123 hours of course.