



05/01/2020

Kaushal Banthia

has successfully completed

Time Value of Money

an online non-credit course authorized by University of Michigan and offered through
Coursera

A handwritten signature in black ink that reads "Gautam Kaul".

PROFESSOR GAUTAM KAUL
FRED M. TAYLOR PROFESSOR OF BUSINESS &
PROFESSOR OF FINANCE
ROSS SCHOOL OF BUSINESS
UNIVERSITY OF MICHIGAN

COURSE CERTIFICATE



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Coursera has confirmed the identity of this individual and
their participation in the course.