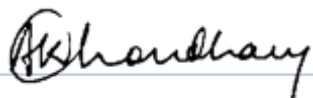


CERTIFICATE

Of Completion

This certificate is awarded to
Kaustubh Manohar Kulkarni

for successfully embarking on Personal Leadership Journey and completing the
APLUS course (Grade A – Personal Leadership Unleashing Success).
 We wish you to continue building your personal leadership brand.



Amit Choudhary
 FS SBU – COO



Amar Shetty
 FS SBU – Head (Learning
 & Development)

