



**National Institute of
Securities Markets**
A Capacity Building Initiative of SEBI



Kumar Nihal

is hereby awarded this certificate for the successful completion
of the eLearning course

Financial Literacy Course for Bharat



Issue Date: 17-Jul-2025

A handwritten signature in blue ink, appearing to read "J. S. Dhami".

Registrar, NISM

This is a completion certificate for a self-paced eLearning program, while a NISM certificate is awarded upon successfully passing the NISM certification exam.