Membership No./ Registration No. 500134937



INDIAN S. No.

INSTITUTE OF

BANKING & FINANCE



Certificate of the Institute

M. Nithya

The Governing Council of
Indian Institute of Banking & Finance
do hereby certify that

MNITHYA

has successfully completed the prescribed course of studies and passed the

CAIIB
RETAIL BANKING
examination of the Institute

PASS CLASS



MUMBAI, DATED 29TH JAN 2016 ISSUED IN PURSUANT TO CLAUSE 3 (C) OF THE MEMORANDUM OF ASSOCIATION OF THE INSTITUTE

Dr. J. N. MISRA
CHIEF EXECUTIVE OFFICER
FOR AND ON BEHALF OF
THE GOVERNING COUNCIL

DEPUTY CHIEF EXECUTIVE OFFICER