Membership No./ Registration No. 500134937



INDIAN INSTITUTE OF BANKING & FINANCE

Certificate of the Institute

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

that

M NITHYA

has successfully completed the prescribed course of studies and passed the JAIIB

examination of the Institute.

PASS CLASS

MUMBAI, DATED 31ST JUL 2012 ISSUED IN PURSUANT TO CLAUSE 3 (c) OF

THE MEMORANDUM OF ASSOCIATION OF THE INSTITUTE

R. BHASKARAN
CHIEF EXECUTIVE OFFICER
FOR AND ON BEHALF OF
THE GOVERNING COUNCIL

Man On

DEPUTY CNIEF EXECUTIVE OFFICER