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Pawan Anil Nirpal

has successfully completed

Risk, Return & Valuation

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

A handwritten signature in black ink, reading 'Gautam Kaul'.

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

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