

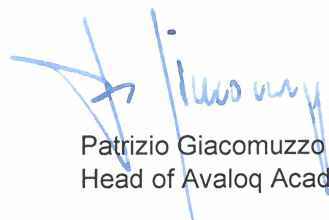
Avaloq Certified Professional


We hereby confirm that

Prem babu Rajan babu

is certified as an Avaloq Professional

Certificate ID	3852
Certificate valid from	18 November 2015
Certificate valid until	18 November 2017


Patrizio Giacomuzzo
Head of Avaloq Academy


Christian Lücking
Head of Academy Instructors