

*Membership No./  
Registration No.*

801649172



**INDIAN  
INSTITUTE OF  
BANKING & FINANCE**

*Tr. No.* 198840



G. Ramarao.

## *Certificate of the Institute*

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

**GYARA RAMARAO**

*has successfully completed the prescribed  
training and passed the*

**DEBT RECOVERY AGENT EXAMINATION**

*of the Institute.*

MUMBAI, DATED 19TH APR 2021

ISSUED IN PURSUANT TO CLAUSE 3 (c) OF  
THE MEMORANDUM OF ASSOCIATION OF  
THE INSTITUTE

**BISWA KETAN DAS**  
CHIEF EXECUTIVE OFFICER  
FOR AND ON BEHALF OF  
THE GOVERNING COUNCIL