

*Membership No./  
Registration No.*

802123246



**INDIAN  
INSTITUTE OF  
BANKING & FINANCE**

*Sr. No.* 278953



*P. K. K.*

## *Certificate of the Institute*

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

**PAPPULA KRANTHI KUMAR**

*has successfully completed the prescribed  
training and passed the*

**DEBT RECOVERY AGENT EXAMINATION**

*of the Institute.*

MUMBAI, DATED 19th DEC 2022

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