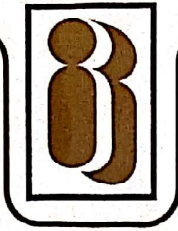


Membership No./
Registration No.

801006698



INDIAN
INSTITUTE OF
BANKING & FINANCE

Sr. No.

77282



Certificate of the Institute

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

RAMISETTI SIVA KUMAR

*has successfully completed the prescribed
training and passed the*

DEBT RECOVERY AGENT EXAMINATION

of the Institute.



MUMBAI, DATED 06TH FEB 2015
ISSUED IN PURSUANT TO CLAUSE 3 (c) OF
THE MEMORANDUM OF ASSOCIATION OF
THE INSTITUTE

DEPUTY CHIEF EXECUTIVE OFFICER

14103

Dr. J. N. MISRA
CHIEF EXECUTIVE OFFICER
FOR AND ON BEHALF OF
THE GOVERNING COUNCIL

8552990