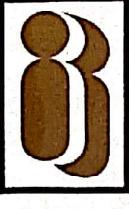


Membership No./  
Registration No.

801006698



INSTITUTE OF  
**INDIAN 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

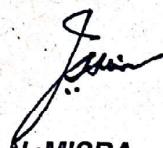
has successfully completed the prescribed  
training and passed the

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

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

  
DEPUTY CHIEF EXECUTIVE OFFICER

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