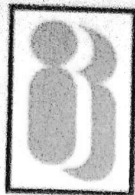


Membership No. /  
Registration No.

801360776



INDIAN Sr. No.  
INSTITUTE OF  
BANKING & FINANCE

153969



N.D. Ahluwalia

## *Certificate of the Institute*

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

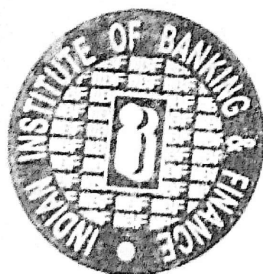
*that*

IBRHAHEEM M.D

*has successfully completed the prescribed  
training and passed the*

DEBT RECOVERY AGENT EXAMINATION

*of the Institute.*



MUMBAI, DATED 08-Aug-2019

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

DEPUTY CHIEF EXECUTIVE OFFICER

29432



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