

Membership No./
Registration No.
802123246



Sr. No. 278953
**INDIAN
INSTITUTE OF
BANKING & FINANCE**

Certificate of the Institute

P. Kumar

*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

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