

*Membership No./*  
*Registration No.*  
801425189



**INDIAN** *Sr. No.* 14753  
**INSTITUTE OF**  
**BANKING & FINANCE**



## *Certificate of the Institute*

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

**KAUSHAL KUMAR BHARTI**

*has successfully passed the*

**CERTIFICATE EXAMINATION FOR BUSINESS CORRESPONDENTS / FACILITATORS**

*of the Institute.*

MUMBAI, DATED 29TH NOV 2019

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