



MANIPAL

ACADEMY of HIGHER EDUCATION

(Deemed to be University under Section 3 of the UGC Act, 1956)

This is to certify that

BHUMI SARRAF

has been conferred

Post Graduate Diploma

in

Banking

having fulfilled the prescribed requirements in October 2021



W. W. W.

Vice-Chancellor

Given under the seal of Manipal Academy of Higher Education, Manipal - India | On this date : June 13, 2022



Reg. No. : 20125580251
SI No. : MAHE0323974



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