

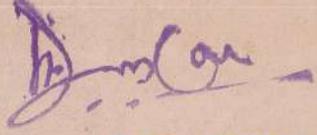
**Maharashtra State Board of Secondary and Higher Secondary Education**  
**PUNE-411 010**

**Statement showing the marks in each subject obtained at the S.S.C. (New Course) Examination**

DIVISIONAL BOARD	CENTRE NO.	EXAM. SEAT NO.	DISTRICT & SCHOOL NO.	MONTH & YEAR OF EXAMINATION	SERIAL NO. OF STATEMENT
BOMBAY	0097	B077011	32.014	MARCH-1989	149310

CANDIDATE'S FULL NAME BEGINNING WITH SURNAME

IYER VENKATRAMAN KRISHNAN

SUBJECTS	LANGUAGES			MATHS	SCIENCE	SOCIAL SCIENCES	GRAND TOTAL	RESULT
	FIRST	SECOND	THIRD					
	ENG	MAR	HIN					
MAXIMUM MARKS	100	100	100	150	150	100	700	PERCENTAGE
MARKS OBTAINED	055	015	046	068	110	063	357	51.00
SUBJECTS	OPTIONAL		SCHOOL					
** INDEX NO.	39	NN	72	74	Divisional Secretary			
MARKS/GRADE OBTAINED	B	NN	B	A				

**NOTES:**

1) Successful candidates have passed according to the new ten year course.  
2) xx: Indicates 'Exemption' AA Indicates 'Absent'  
NN: Indicates 'Not offered'

3) PASS : 35 p.c. in each subject

Grade Distinction 75 p.c. & above

Grade First 60 p.c. & above and below 75%

Grade Second 45 p.c. & above below 60%

Grade Pass All other successful candidates including the exempted  
35 p.c. minimum

**Exemption**

4) \* Indicates marks are out of 100 or grades as per the table

\* Names of subjects for the index nos. & abbreviations are shown on the reverse.

\*\* Grand total means Grade 1 given as per regulations.

# Indicates that the candidate is given the benefit of combined passing in the subjects MATHEMATICS and SCIENCE

**IMPORTANT**

No change in this statement of marks shall be made except by the authority issuing it. Any infringement of this requirement will result in the cancellation of the statement in question and may also involve imposition of other appropriate penalty as may be decided by the Board.

TABLE	
MARKS OBTAINED	GRADE
34% & below	D
35% to 44%	C
45% to 55%	B
60% & above	A
Exempted	E
Handicapped	H

RECEIVED FEE Rs.3

A- 0010819

**Maharashtra State Board of Secondary and Higher Secondary Education  
PUNE-411 010**

**Statement showing the marks in each subject obtained at the S.S.C. (New Course) Examination**

DIVISIONAL BOARD	CENTRE NO.	EXAM. SEAT NO.	DISTRICT & SCHOOL NO.	MONTH & YEAR OF EXAMINATION	SERIAL NO. OF STATEMENT
BOMBAY	0097	B023109	32.014	OCTOBER-1989	045130

CANDIDATE'S FULL NAME BEGINNING WITH SURNAME

IYER VENKATRAMAN KRISHNAN

SUBJECTS	LANGUAGES			MATHS	SCIENCE	SOCIAL SCIENCES	GRAND TOTAL	RESULT
	FIRST	SECOND	THIRD					
	ENG	MAR	HIN					PASS
MAXIMUM MARKS	100	100	100	150	150	100	700	PERCENTAGE
MARKS OBTAINED	XX	054	XX	XX	XX	XX	054	---
SUBJECTS	OPTIONAL		SCHOOL					
** INDEX NO.	39	NN	72	74				
MARKS/GRADE OBTAINED	E	NN	E	E				

**NOTES:**

- 1) Successful candidates have passed according to the new ten year course.
- 2) xx: Indicates 'Exemption' AA Indicates 'Absent'  
NN: Indicates 'Not offered'
- 3) PASS : 35 p.c. in each subject

Grade Distinction 75 p.c. & above

Grade First 60 p.c. & above and below 75%

Grade Second 45 p.c. & above below 60%

Grade Pass All other successful candidates including the exempted  
35 p.c. minimum

**Exemption**

- 4) \* Indicates marks are out of 100 or grades as per the table

\* Names of subjects for the index nos. & abbreviations are shown on the reverse.

\* to Grand total means Grade 1 given as per regulations.

# Indicates that the candidate is given the benefit of combined passing in the subjects MATHEMATICS and SCIENCE

**IMPORTANT**

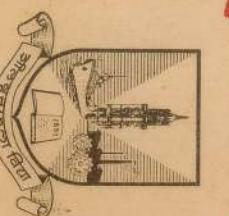
No change in this statement of marks shall be made except by the authority issuing it. Any infringement of this requirement will result in the cancellation of the statement in question and may also involve imposition of other appropriate penalty as may be decided by the Board.

MARKS OBTAINED	GRADE
34% & below	D
35% to 44%	C
45% to 59%	B
60% & above	A
Exempted	E
Handicapped	H

RECEIVED FEE Rs.3

**A- 0291461**

मुंबई विद्याधार



## UNIVERSITY OF BOMBAY

आम्ही मुंबई विद्यापीठाचे कुलपती, कुलगुरु आणि व्यवस्थापन परिषदेचे सदस्य असे प्रमाणित करतो की एन. जी. आचार्य अँड डी. के. मराठे कालेज ऑफ आर्ट्स, सायन्स अंड कॉमर्सचे वैक्टरामन कृष्णन अस्यर, हे एप्रिल १९९५ मध्ये घेण्यात आलेली वाणिज्य स्नातक (विवर्णी एकात्म अभ्यासक्रम) परीक्षा वित्तीय लेखांकन आणि लेखापरीक्षा (विशेष) या विषयासह, प्रथम श्रेणीत उत्तीर्ण झाले असून दिनांक २० डिसेंबर १९९५ रोजी मुंबई येथे ज्ञालेल्या दीक्षांत समारंभात त्यांना वाणिज्य स्नातक ली पदवी प्रदान करण्यात आली आहे.

विद्यापीठाची मुद्रा व कुलपतीची स्वाक्षरी यांसह साक्षीने अंकित.

We, the Chancellor, Vice-Chancellor and Members of the Management Council of the University of Bombay certify that Venkatraman Krishnan Iyer of N. G. Acharya and D. K. Marathe College of Arts, Science and Commerce having passed the Bachelor of Commerce (Three-Year Integrated Course) degree examination held in April 1995 in the First Class with the subject of Financial Accounting and Auditing (Special), the degree of Bachelor of Commerce has been conferred on him at the Convocation held in Bombay on 20th December, 1995.

In testimony whereof are set the Seal of the said University and the signature of the said Chancellor.

*Aravamudan*  
कुलपती CHANCELLOR



# University of Mumbai

## मुंबई विद्यापीठ

W<sup>e</sup>,  
the Chancellor, Vice-Chancellor  
and  
Members of the Management Council  
confer the Degree of

### Master of Commerce

(External)  
on

**Venkatraman Krishnan Uma Iyer**  
the Institute of Distance Education  
in the **Second Class**  
for the examination held in October 2005  
at the Convocation  
held on 14th January, 2007.

31<sup>म्ही</sup>,

कुलपती, कुलगुरु  
आणि

व्यवस्थापन परिषदेचे सदस्य

### वाणिज्य अधिरनातक

(बहिःस्थ)  
ही पदवी

ऑक्टोबर २००५ मधील परीक्षेत  
द्वितीय श्रेणीत उत्तीर्ण झाल्याबद्दल  
वेंकटरामन कृष्णन उमा अय्यर  
इन्स्टिट्यूट ऑफ डिस्टन्स एज्युकेशन  
यांना

१४ जानेवारी, २००७ च्या  
दीक्षान्त समारंभात प्रदान करीत आहोत.



MCOE-2005-04720-PC-00090

Copy to

Vice-Chancellor / कुलगुरु



5681168

**e-Serve International Ltd.**

(Formerly known as Citicorp Securities & Investments Ltd.)  
(An affiliate of Citibank Overseas Investment Corporation)

**Human Resources**

November 28, 2001,

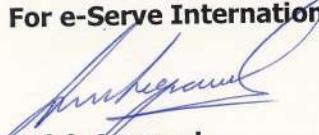
**Mr. Venkatraman Iyer**  
**Mumbai.**

**Experience Certificate**

**Dear Mr. Iyer,**

This is to certify that you have worked with us from February 7, 2001 to the close of working hours of October 29, 2001. At the time you left e-Serve International Limited, you were a "Process Officer" in our US Investigation Unit. During your tenure with us your performance was found to be satisfactory

Yours sincerely,  
**For e-Serve International Limited**

  
**Anish Agrawal**  
**Head – HR Operations.**

GRAM : TEPRON  
M u m b a i — 400 071.  
PHONES : 522 0341-45  
A.B.C. : PTRN — IN  
FAX : (022) 529 — 0846  
(022) 522 — 8353

**Petron**  
CIVIL ENGINEERING  
LIMITED

SWASTIK CHAMBERS, SIXTH FLOOR, SION-TROMBAY ROAD, POST BOX NO. 7206. CHEMBUR, MUMBAI-400 071.

YOUR REF.

OUR REF.

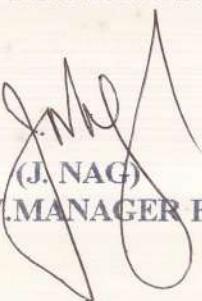
DATE

31.01.2001

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that Mr. Iyer Venkatraman K. was working in our Organisation as Assistant Accountant from 21<sup>st</sup> May 1996 to 31<sup>st</sup> January 2001. We found him to be hard working and efficient. We wish him every success in his future endeavors.

For PETRON CIVIL ENGG.

  
(J. NAG)  
DY. MANAGER F&A

# Maharashtra State Board of Secondary and Higher Secondary Education



This is to certify that the within signed

*Venkataraman*

IYER VENKATRAMAN KRISHNAN

DIVISIONAL BOARD	SEAT NO.	CENTRE NO.	JR. COLLEGE NO.	SR. NO. OF CERTIFICATE
BOMBAY	A-119953	401	31.072	066508

passed the HIGHER SECONDARY CERTIFICATE EXAMINATION

(Std. XII under 10 + 2 Pattern) of MARCH, 1992

in the Grade I

with subjects shown below

SUBJECT	MARKS OBTAINED	OUT OF
01 ENGLISH	062	100
04 HINDI	062	100
49 ECONOMICS	062	100
50 BOOK-KPNG & ACCNTNCY	087	100
51 ORGANISATION OF COMM	077	100
52 SECRETARIAL PRACTICE	076	100
	71.00%	426
GRAND TOTAL (IN WORDS)	* FOUR HUNDRED AND TWENTYSIX *	

*Principal*  
Signature of the Head of the Jr. College  
ACADEMIC COLLEGE  
CHEMBUR, BOMBAY-400 071.

4th June, 1992  
Bombay - 400 022.

*S. A. H. Abidi*  
(S. A. H. ABIDI)  
Divisional Secretary

IMPORTANT : No change in this Higher Secondary Certificate shall be made except by the authority issuing it. Any infringement of this requirement will result in the cancellation of H. S. Certificate in question and may also involve imposition of other appropriate penalty as may be decided by the Board.

NOTES : The Higher Secondary Certificate is awarded to successful candidates in :

Grade with Distinction : 75% and above

Grade I : 60% and above & Below 75%.

Grade II : 45% and above & Below 60%.

Grade Pass : To all other successful candidates including exempted.

\* Indicates Grade I given as per provisions of regulations.



J 0330957



**SYMBIOSIS**  
CENTRE FOR DISTANCE LEARNING  
PUNE, INDIA

**MARK SHEET**

Registration No. : 201300632

146815

Name of Student : Venkatraman Krishnan Iyer

Program Name : Post Graduate Diploma in Banking & Finance

Subject Name		Assignment	Examination	Marks Obtained
Sem 1	Principles and Practices of Management	24	50	74
	Management Accounting	26	45	71
	Managerial Economics	22	51	73
	Indian Banking and Financial system	20	45	65
	Marketing of Banking Services	22	43	65
	Banking Regulations and laws	21	46	67
Sem 2	Financial Management	22	43	65
	Research Methodology & Statistical Quantitative Methods	21	50	71
	Leadership and Personality Development	22	44	66
	Management Information systems and Technology in Banking	23	53	76
	Global Banking and Finance	25	50	75
	Financial Institutions and Markets	22	43	65
Sem 3	Capital Market	23	52	75
	Security Analysis and PortFolio Management	20	47	67
	Accounting systems and Financial Analysis	27	47	74
	Management of Bank	21	47	68
	Bank Lending Policies and Procedures	24	50	74
	Project and Infrastructure Financing	26	51	77
Sem 4	Macro Economics	25	58	83
	Micro Financing	22	56	78
	Risk Management	22	45	67
	Rural and co-operative Banking	22	55	77
	Project Report	53	NA	53

Grading System		
A+	Distinction	70% and above
A	First Class	60% to 69.99%
B	Second Class	55% to 59.99%
C	Pass Class	50% to 54.99%
D	Fail	Below 50%

Grand Total : 1626  
Out of : 2300  
Percentage : 70.70%  
Grade : A+  
Status : Pass



NA: Not Applicable

Date of Result Declaration: Tuesday, August 02, 2016

Controller of Examinations



146815

Reg. No. 201300632



# SYMBIOSIS

## CENTRE FOR DISTANCE LEARNING

*This is to certify that*

*Mr. Venkatraman Krishnan Iyer*

*has successfully completed two years (2013 to 2015)*

*Post Graduate Diploma in Banking & Finance*

*(PGDBF) through distance learning, conducted by this institute  
and awarded on this day of Tuesday, August 02, 2016*

*The grade awarded is : A+*

A blue ink signature of Dr. Swati Mujumdar.

**Dr. Swati Mujumdar**  
Director