



Manipal University

Formerly known as Manipal Academy of Higher Education

Deemed to be University under the UGC Act 3, 1956

This is to certify that

RAMESH RAJ

has been admitted to the

POST GRADUATE DIPLOMA IN BANKING AND FINANCE (P.G.D.B.F.)

having fulfilled the prescribed requirements

in August 2013



Vice-Chancellor

GIVEN UNDER THE SEAL OF MANIPAL UNIVERSITY, MANIPAL, INDIA

No: 127093

ON THIS DATE: September 26, 2013 Reg. No.: 122542531

