



**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**Manmeetsinh Vaghela**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2019-20 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

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