



**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PARMAR JAYESH NARSHIBHAI**

**BBA / B.Com / MBA**

Type text here

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**CHAVDA MEHULKUMAR LAXMANBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PARMAR UMESH RAMJIBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**RATHOD PINTU ISWARBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**CHAVDA BHAVNA PUNABHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**SOLANKI KETUL ANILBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**RATHOD JEET MAHENDRABHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject Type text here  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**CHAVDA JAYABEN JERAMBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**CHAVDA HITESHKUMAR HIRABHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PARMAR CHETAN JITENDRAKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**RAJPUT VIKRANT SINGH**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**GOPLANI CHARMI TAHELKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PANDYA VIDHI MAHENDRABHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**GAUTAM DHIRAJ RAMPYAREPRASAD**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**KOSHTI TANVI MANISHKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**RAVAT MAYURIBEN VINODKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**SHAIKH MOHAMMED IBRAHIM AIYUBBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PRAJAPATI HEMANSHI DEVENDRABHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**JOSHI AGRESH PRAVINCHANDRA**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**RATHI POOJABEN MUKESHBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**RAVAL SHIVAM ARUNKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**VYAS HARNISH HARSHADKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PATEL JAY SATISHKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**GORASIYA SWARNIL NILESHKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**SOLANKI SIDDHRAJ NARPATSIH**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**JIJU MATHEW JOHN**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**CHOURASIYA ABHISHEK SHREE KRISHNA**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**GOPAL VISHWAS GUPTA**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PARMAR MAYUR VITTHALBHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PATEL URVA JITENDRABHAI**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**PATEL RUCHI SAMIRKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**DESAI KASHISH LALITKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**SATYA SAH** ✓

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**NIRAJ RAUNIYAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**VEDIYA DEV JITENDRAKUMAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**GRISHA BHUVA**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**DHIRAJ SHAH**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**MODI SAHIL**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**OM MAHESH VYASKAR**

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business





**SWARNIM**  
SCHOOL OF BUSINESS

# CERTIFICATE OF VALUES ADDED COURSE COMPLETION

This Certificate is presented to

**SHIVAM BOSE**

Type text here

**BBA / B.Com / MBA**

For Successfully Completing Value added course of Subject  
**"Financial Literacy for all"** in the academic year 2022-23 offered by  
Swarnnim School of Business, Swarnnim Startup and Innovation University.

Head  
School of Business



**SWARNIM**  
STARTUP & INNOVATION  
UNIVERSITY  
WHERE IDEAS COME ALIVE  
INDIA'S FIRST UNIVERSITY FOR STARTUP

Course Expert  
School of Business