## **CERTIFICATE OF ACHIEVEMENT**









## RITESH MOHANTY

Students (graduates/postgraduates)

has successfully completed the tutorial

## "TUTORIAL 8: Apni Dukan Chal Padi (Bank Ioan application process)"

under the U-LEARN portal of DAY-NULM, MoHUA

Sanjay Kumar

Joint Secretary (DAY-NULM)
Ministry of Housing and Urban Affairs