## **CERTIFICATE OF ACHIEVEMENT**









## Manish Kumar Verma

City Mission Manager Social Development & Infrastructure

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