

# CERTIFICATE OF ACHIEVEMENT



Ministry of Housing  
and Urban Affairs  
Government of India

**DAY-NULM**

Deendayal Antyodaya Yojana  
National Urban Livelihoods Mission



*Kamal Khonde*

Students (graduates/postgraduates)

has successfully completed the tutorial

**"TUTORIAL 3: Ujaalaa (Bank Linkage)"**

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

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